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# THE STORY OF MY LIFE

DURING SEVENTY

EVENTFUL YEARS





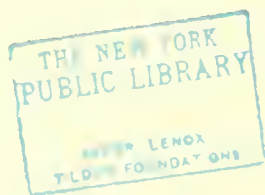




*Lucien C. Warner*



*Keren Osborne Warner*



# THE STORY OF MY LIFE

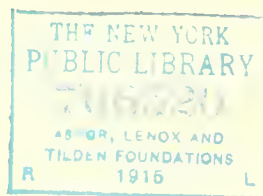
DURING SEVENTY  
EVENTFUL YEARS

—  
1841-1911

BY  
LUCIEN CALVIN WARNER  
A.M., M.D., LL.D.



NEW YORK  
PRIVATELY PRINTED  
1914



JOSEPH W. VAN  
CLINTON  
VAN DER BEEK

TO  
KEREN OSBORNE WARNER  
THE COMPANION AND INSPIRATION  
OF MY LIFE  
THE SHARER OF ITS  
LABORS AND REWARDS





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## FOREWORD

### *To my Children and Grandchildren*

SOME fifteen years ago I undertook to trace the lines of my ancestry back to the first settlers in America, for the purpose of joining the Society of Mayflower Descendants. In most cases all I could learn was the names and places of residence, with the dates of birth and death. Occasionally the veil was lifted and my search was rewarded with some incident which revealed something of their personality and character. As I caught these glimpses of the past, it occurred to me that my descendants might in like manner be glad to know something of my life and of the times in which I lived. I therefore began these memoirs, and at that time wrote the earlier chapters as far as through my college life. I next took the matter up in the fall of 1908, while staying for a few weeks at the island of Nantucket. After returning to New York I continued the work, completing the record up to the time that we moved to Irvington-on-Hudson. The manuscript was then laid aside until 1912, when I revised the part I had already written and completed the remaining chapters. A final revision of the whole work

## FOREWORD

was made in 1912-13, while spending the winter in Egypt.

In addition to gratifying the curiosity of my descendants, I hope that a frank and careful record of the incidents of my life and times may help those who come after me to a better understanding of this important transition period in the progress of the world. The extension of knowledge among the masses of the people, the new discoveries in science, and modern inventions have almost revolutionized the conditions of life and thought during the past seventy years. In more than a figurative sense one can say, "Old things have passed away; all things have become new." The generation now coming upon the stage can know only through the report of others the conditions of life as they existed in this country seventy or even fifty years ago.

I also hope that my experience will be of value to my descendants in meeting some of the problems which they will have to face. In the scramble for wealth which characterizes America at the present time, one is likely to forget that "a man's life consisteth not in the things which he possesseth." The value of money in contributing to happiness is greatly overrated. Happiness is the companion of virtue and contentment, and without these it cannot exist. It is my observation that happiness is more often found among the poor than among the rich, and most often of all among those in moderate circumstances—those who by industry and thrift are able to live

## FOREWORD

comfortably and save something to contribute to the welfare of others. The so-called "middle classes" are the support and strength of every nation, and it is among these that the largest measure of happiness and contentment exists. The greater the proportion of this class in any community, the better it is for society, for the church, and for the true prosperity and happiness of the people.

LUCIEN C. WARNER.

ASSOUAN, EGYPT,

February 15, 1913.



THE STORY OF MY LIFE



## CHAPTER I

### MY PARENTS AND EARLY CHILDHOOD

ALL of my ancestors, so far as I have been able to trace them, are from the early English settlers who came to New England before 1660. My father, Alonzo Franklin Warner, was the eighth in line of descent from Andrew Warner, who came from England and settled in Cambridge, Mass., in 1632. There is a tradition that Andrew Warner was the son of John Warner of Hatfield, Gloucestershire, England, but of this I have never obtained any direct proof. Some have expressed the belief that Andrew Warner was of the Essex family of Warners from whom George Washington was descended, but this opinion also is lacking in definite proof. Henry Dutch Lord, in a manuscript history of Ipswich, Mass., thinks Andrew was a brother of William Warner, who settled in Ipswich about 1637, and who has descendants living in Ipswich and also in Connecticut, but no positive authority is given for this opinion. In 1637 Andrew Warner removed to Hartford, Conn., and in 1659 he moved again to Hadley, Mass., where he died December 18, 1684.

Most of my early ancestors were farmers, as were nearly all of the early New England settlers. Joseph Warner IV was one of the original settlers and pro-

## THE STORY OF MY LIFE

prietors of Cummington, Mass., and was a man of marked ability and influence.

Elijah Warner V, my great-great-grandfather, owned a large farm in Enfield, Mass. He was a captain of militia and for six years a selectman. In his will, dated January 2, 1810, he mentioned thirteen children as then living.<sup>1</sup>

Abel Warner VI, my great-grandfather, was born at Hardwick, Mass., April 29, 1763. He removed to Plainfield, Mass., soon after his marriage in 1786, and afterwards resided in this and adjoining towns. Several members of the early Warner family are buried at Cummington, a town adjoining Plainfield.

In Dyer's "History of Plainfield," page 104, is the following record:

"September 9th, 1800, voted to make provision for the training soldiers at the general muster at Northampton: voted that Lieut. Jacob Allen, Mr. Elijah Warner and Mr. Abel Warner to be a committee to procure provisions for the company: voted that there be 25 lbs. cheese, 120 lbs. wheat bread and 100 lbs. mutton provided for said company: voted to allow Mr. Abel Warner five shillings for carrying and taking care of said provisions."

The wife of Abel Warner was Sarah Cook, or "Sally" Cook as she was commonly called. She was a descendant of both Francis Cook and Stephen Hopkins, who came over in the *Mayflower*.<sup>2</sup>

Abel Warner and Sarah Cook Warner had nine children, of whom my grandfather, Ira Warner, was the

<sup>1</sup> See Appendix for further details of the Warner family.

<sup>2</sup> See Appendix for genealogy of Sarah Cook.



## MY PARENTS AND EARLY CHILDHOOD

oldest. He was born at Plainfield, Mass., December 24, 1786, and lived there until soon after his marriage, February 10, 1810, when he removed to Cuyler, in central New York, to what was then a new country. He owned a farm of some three hundred acres on the road from Lincklaen to Cuyler, about half a mile north of the school-house that stands where the Cuyler road leaves the road to De Ruyter. He was a successful and enterprising farmer, and was in advance of most other farmers of the region in adopting improved methods in farming, stock raising and butter making. He was kicked by a young horse which he was breaking, and died, after eight days' sickness, on March 30, 1840, four days after the birth of my brother, Ira DeVer Warner.

The wife of Ira Warner was Asenath Hitchcock, who was born at Hawley, Mass., a town adjoining Plainfield. She was the sixth in line of descent from Luke Hitchcock, who came from England in 1644 to East Haven, Conn., and joined his brother Matthew, who had arrived nine years earlier.<sup>1</sup>

The father of Asenath was Captain Samuel Hitchcock, who was one of the first three settlers in Hawley, Mass., in 1770. The genealogy states that "he was a private in the Revolutionary Army July 1st, 1777, in Col. John Brewer's regiment; was in Col. David Wells' regiment; also in 1782 in Col. Gideon Burt's regiment. He was captain of the militia and received his commission July 7th, 1789, from John Hancock." His son, Samuel Hitchcock, was the father of Sylvia Russell.

<sup>1</sup> See Appendix for genealogy of Asenath Hitchcock. Also "Genealogy of the Hitchcock Family," compiled and published in 1894 at Amherst, Mass., by Mrs. Edward Hitchcock.

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who married Justus Warner, a brother of Ira Warner and the father of Charles Dudley Warner, the author. Another son, Roswell, was the father of Roswell Dwight Hitchcock, the late president of Union Theological Seminary.

A sister of Captain Samuel Hitchcock (Margaret Hitchcock Falley) was the great-great-grandmother of President Grover Cleveland. This makes my great-grandfather and the great-great-grandmother of Mr. Cleveland brother and sister.

My grandfather, Ira Warner, had twelve children, all born in Cuyler, and all but one lived to adult life and were married. My father was the oldest of the family and was born November 18, 1810. He spent his childhood and early manhood at home attending the district school and assisting in the work of the farm. He married my mother, Lydia Ann Converse, at Lincklaen, N. Y., December 29, 1838.

The family of Ira Warner were all industrious and respected citizens, and nearly all were abstainers from both tobacco and liquor. The men were all farmers, and the women married either farmers or tradesmen, excepting one, who married a physician. All were in comfortable circumstances, but only one, Lorenzo, manifested any special ability in making money. They belonged to that great class of self-respecting, intelligent and thrifty citizens so common in the early history of our country among the descendants of the early New England families.

MY MOTHER, Lydia Ann Converse, was a descendant in the eighth generation from Deacon Edward Con-

## MY PARENTS AND EARLY CHILDHOOD

verse, who came to Massachusetts in the ship *Lion* with Winthrop in 1630, and settled in Charlestown, Mass. He was one of the selectmen of Charlestown, and in 1631 established the first ferry to Boston, which he relinquished in 1640, that the income from it might be used toward the support of Harvard College,—John Harvard, its founder, being his neighbor and personal friend. He joined others in forming the town of Woburn, Mass., and in establishing the first church of Woburn, of which he was made deacon; served the town as selectman and in 1660 was deputy to the General Court. He died in Woburn, August 10, 1663.<sup>1</sup>

Several of my early ancestors were members of the militia and were engaged in the early Colonial wars. Ensign Edward IV “was active in military affairs and served as ensign for several years.” Captain Edward V was “captain of Company 7, 11th regiment militia.” Edward Converse VI, my great-grandfather, who resided at Chesterfield, Mass., at the time of the War of the Revolution served on at least two separate occasions, as shown by the following extracts from the “Massachusetts Records of the Soldiers and Sailors of the War of the Revolution”:

“*EDWARD CONVERSE*, Chesterfield, drummer Capt. Robert Webster’s Co. of Minute Men, Gen. Pomroy’s regt., which marched April 21, 1775, in response to the alarm of April 19, 1775; service 14 days; also Capt. Oliver Lyman’s Co., Col. Dike’s regt.; return for travel allowance, etc.; warrant for pay allowed in Council Sept. 12th, 1776.”

<sup>1</sup> See Appendix for line of descent from Edward Converse. Also “Genealogy of the Converse Family,” compiled by Charles A. Converse, and published in 1905 by Eben Putnam of Boston, Mass.

## THE STORY OF MY LIFE

*“EDWARD CONVERSE, Chesterfield, private Capt. Oliver Lyman’s Co., Col. Dike’s regt., pay abstract for travel allowance, etc., dated Dorchester, Nov. 27th, 1776.”*

Edward Converse VI had eleven children, all of whom lived to adult life, married and had children. My grandfather, Calvin, born at Canaan, N. Y., November 26, 1791, was the ninth child and was a twin with Alvan Converse. They looked so much alike as children and young men that it was very difficult to tell them apart; and even at the age of sixty they resembled each other very closely, as is shown by their pictures where the two are taken together.

My grandfather removed to Butternuts, N. Y., when about sixteen years old, where he resided until about 1830, when he removed to Union Valley, N. Y., and resided either there or at Lineklaen during the rest of his life. He was deputy sheriff of Otsego County for eight years while residing at Butternuts. As a young man he learned the carpenter’s trade, but he spent most of his life as a farmer. He was a man of ability, and was industrious, but he was a good companion and rather a free liver and never accumulated much property. He was of medium height and build, with auburn hair and light blue eyes.

My grandmother, Harriet Fuller Converse, was a descendant in the seventh generation from Captain Matthew Fuller, who came from England and settled in Plymouth, Mass., about 1640, and a few years later removed to Barnstable, Mass., where he and his descendants resided for several generations. He was a very prominent man in the early colony and was highly

## MY PARENTS AND EARLY CHILDHOOD

respected for his ability and integrity. It is probable, but not certain, that he was a nephew of Edward and Dr. Samuel Fuller of the *Mayflower*. Samuel Fuller, my great-grandfather, was baptized in Middle Haddam, Conn., April 8, 1750; removed to Gilbertsville, N. Y., early in the nineteenth century, "driving an ox team"; and died in Butternuts, N. Y., about 1816.

The "Records of Connecticut Men in the War of the Revolution" give Samuel Fuller as one of the minute-men organized under Captain Holmes at East Haddam in May, 1776; also as serving again under Captain Holmes in the military operations in New York and Long Island from June to December, 1776.<sup>1</sup>

The wife of Samuel Fuller was Lydia Brainerd, a descendant in the sixth generation from Daniel Brainerd, who came from England to Hartford, Conn., in 1649, when he was eight years old. He settled in Haddam in 1662, and was the ancestor of the very large and distinguished Brainerd family which were reared in that and adjoining towns. Lydia Brainerd was born December 25, 1746, and died at Butternuts, N. Y., February 10, 1840. She was a relative of David Brainerd, the noted missionary to the Indians, who was born in 1718.

The following letter, sent to my grandfather, Calvin Converse, at West Lineklaen, N. Y., from Elias and Statira Higgins on the occasion of the death of Lydia Brainerd Fuller, will be of interest. It was sent before the days of envelopes and stamps; the sheet of paper

<sup>1</sup> It thus appears from the records that three of my great-grandfathers served in the War of the Revolution. The fourth, Abel Warner, was only a lad of twelve when the war broke out.

## THE STORY OF MY LIFE

being ingeniously folded together to make its own envelope:

“BUTTERNUTS, February 14th, 1840.

“DEAR BROTHER CONVERSE: I hasten to let you know that Mother Fuller is no more. She departed this life on Monday evening last, being 94 years old last Christmas Day. . . . The funeral was attended on Wednesday afternoon in the Meeting House. Now, we did not send for you nor your children, for the going was so bad that we thought it was impossible for you to get here. We did not send for Danforth and Mandana. Now, we should be glad to have you and your children come as soon as you can. Just send word to John and Lydia Ann and Polly, and tell them Grandma is no more and we are lonesome, for her place is empty. So let us lay it to heart and remember that the Son of Man cometh in an hour when we think not.

“Yours affectionately,

“ELIAS HIGGINS.

STATIRA HIGGINS.

“All well at present.”

Samuel Fuller and wife had six children, of whom my grandmother, Harriet Fuller Converse, was the youngest.<sup>1</sup> She was born in Connecticut, April 14, 1791, and died in Union Valley, N. Y., August 20, 1831. I know almost nothing about her, except that she was a sweet, gentle woman and did not enjoy good health. I think she died of consumption, a disease which had already carried off her sister next older.

My mother, Lydia Ann Converse, was born December 15, 1815, at Butternuts, N. Y. She was the second of three children, the oldest being John Niven Converse,

<sup>1</sup> See Appendix for genealogy of the Fuller and Brainerd families.



## MY PARENTS AND EARLY CHILDHOOD

born February 15, 1814, and the youngest Polly Elizabeth Converse, born February 15, 1819.

Almost the same remarks used in describing the Warner family would apply with equal accuracy to the Converse family. I was acquainted with many of my mother's cousins, as well as with her brother and sister. They were generally farmers, living away from the great centers of trade and commerce, but they were worthy and highly respected citizens, many of them filling important places in their respective churches and towns.

My father died when I was but five years old, so that my knowledge of him is almost all at second hand. He was the oldest of twelve children, and so came to be the chief helper of his father in the care of the farm. He had a good common school education and taught school for one or more terms before his marriage. He was a hard-working man, of exemplary principles, and with the courage to maintain them, as was shown by the fact that he was one of the first two to vote the Abolition ticket in the town where he resided. The same sturdy principles made him a strictly temperate man and an earnest supporter of the great temperance movement which first swept over the country during the early part of the nineteenth century. He was a man of medium height, weighed about one hundred and sixty pounds, and stooped a little, the result probably of hard work.

My father remained at home, helping on the farm, for some years after he was of age; and in return for this his father gave him a farm of about one hundred acres, situated in Lincklaen, about one mile south of the family

## THE STORY OF MY LIFE

homestead, and worth at that time perhaps five hundred dollars. It was here that my father and mother commenced their married life.

My mother, like my father, was brought up on a farm and in a farming community. Her mother died when she was fifteen years old, and as the oldest daughter she was left with the responsibility of the family. She was naturally studious, and had a good education for her day and opportunities. She wrote a good hand, her letters were well composed and correctly spelled, and for several years before her marriage she taught school in the country districts near her home. She was a woman of marked ability and force of character, and if she had enjoyed the education and opportunities now open to women she might have been a leader in any community. Her training and experience made her self-reliant and positive in her opinions, and she was not always tactful or diplomatic in expressing them; but in spite of this, her high character and her kindness of heart always commanded the respect of her neighbors, and they loved her notwithstanding her occasional bluntness of speech. She was always ready to sit up with those who were sick, to help those who were destitute, and to contribute to the support of the church. A hard-working woman, economical, a good manager, and endowed with good health, she was well equipped for the life of hardship and responsibility that was before her.

My brother, Ira DeVer Warner, was born at the Lineklaen home, March 26, 1840. A few months after this my father left his own farm and went to live on the old homestead in Cuyler, that he might keep up a home for his younger brothers and sisters.



## MY PARENTS AND EARLY CHILDHOOD

While my parents were residing at the old homestead at Cuyler, I was born on October 26, 1841.

After the death of Ira Warner, his brother Theodore Warner of De Ruyter and my father were appointed executors of the estate. My father was so honest and upright a man that it was difficult for him to believe that others were not the same; and as a result of this credulity he often lost money in dealing with other men—a failing which some of his descendants have not entirely escaped. I have often heard my mother tell of his trading horses with his neighbors, and of always getting the worst of the bargain. This was no doubt a compliment to his own honesty, but it was not a good qualification for an executor, and I can easily believe that his handling of the estate was not altogether successful.

The children were very anxious that the old home should be kept up and the family kept together, and the executors unwisely yielded to this desire, and so continued for some years the management of the estate. There was at this time a general shrinking of values throughout the country, and hoping for better times, the settlement of the estate was still further postponed, all of which tended to diminish the amount finally realized.

When it became evident that the policy of delay would cause a considerable loss to the estate, the members of the family who had urged the delay criticized the executors for yielding to their wishes. My mother was much worried over these business troubles, and was anxious to get away from them. She was naturally economical and thrifty, and it greatly troubled her to see property going to waste. Largely through her influence, my father gave up the charge of the estate when I was about two

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years old, and removed to a farm owned by his aunt, the widow of David Warner, in Macedon, a few miles from Palmyra, N. Y. Here they remained until the spring of 1846, when my father bought a farm in the town of Union, very near the shore of Lake Ontario and about ten miles north of Spencerport, N. Y. This was a new, undeveloped country, filled with malaria, from which the whole family suffered so that at times we were all sick together; but my parents accepted it all bravely, they were so happy in again having a home of their own. The following winter my father was taken with pneumonia, and, after a few days' sickness, died on December 31, 1846. At this time I was five years old, and my brother not quite seven.

A few weeks later my uncle, Brown S. Gilbert, visited us, the farm was sold, and we all returned with him to his home in Union Valley, N. Y. Soon after this the second wife of my grandfather, Calvin Converse, died and we went to live with him in Lincklaen.

About a year after my father's death, my mother got her property together, amounting to about five hundred dollars, and with this bought a little farm of twenty acres in the hamlet of Lincklaen, one-eighth of a mile north of the church. My grandfather Converse came to live with us, and this continued to be our home while our family remained together.

## CHAPTER II

### CHILDHOOD AND YOUTH AT LINCKLAEN<sup>1</sup>—RURAL LIFE SIXTY YEARS AGO

LINCKLAEN is situated in the northwestern part of Chenango County, New York, and lies next to Madison County on the north and Cortland County on the west. When my mother bought her place in 1848, the nearest railroad was at Syracuse, fifty miles north of us. A little later the railroad came to Cortland, twenty-five miles to the west, and that remained our nearest railroad station until after I left home.

The hamlet of Lincklaen, where we lived, was situated in the valley of Mud Creek, a small stream which rose about five miles north of us and flowed south, uniting with other streams, and finally joining the Susquehanna River at Binghamton, N. Y. At our place the valley was about one mile wide, and occupied what was once

<sup>1</sup> The chapter on Childhood and Youth was first written about fifteen years ago. In the spring of 1913 I completed what I considered the final revision of the entire book. A few weeks later I was attacked with appendicitis in Cairo, when I was at once taken to Dr. Milton's hospital and an operation performed. During my convalescence in the hospital my mind went back to my early life, and the details of my childhood opened up with a vividness and fullness that I had never before experienced. I saw then that my former treatment of this period was entirely inadequate to its importance in shaping my subsequent life. As soon as I left the hospital I took the matter up, and rewrote almost the entire chapter. The reason

the bottom of a lake formed by a glacial dam which crossed the valley about one mile below us. This was not known at the time I lived in Lineklaen, but I discovered the remains of the old dam on my later visits to the place. On each side of the valley were hills rising to the height of about one thousand feet. The steeper parts of the hills were generally covered with forests, but much of the land was cleared and occupied with farms. The hamlet contained about thirty inhabitants and a tavern, a blacksmith shop, a shoemaker, a post-office, a small general store, and a Congregational church. There were about one hundred and fifty people living within two miles of the hamlet and getting their mail from the Lineklaen post-office.

The town was chiefly settled with New England people who had gone there from Massachusetts and Connecticut in the early part of the century. They were industrious, thrifty farmers, but conservative and lacking in enterprise, as is nearly always the case with those living away from the centers of population and out of touch with the larger activities of the world.

When we went to live in Lineklaen I was six years old, and my brother eight. At first, therefore, we could render but little help in working the farm, except to

of this awakening of my memory I do not fully understand, but I attribute it largely to the state of my mind and my employment during the previous few months. My mind had been comparatively free from the business and philanthropic interests which have absorbed my time during the past twenty years, and my work of revising my memoirs had turned my thoughts to the past, and so the slender threads of my memory had been gradually strengthened and multiplied until finally a vision of the whole period came before me almost as distinctly as it would have appeared after an interval of six years instead of sixty.

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drive the cows to and from the pasture and to bring in the wood that was burned in the stove. My mother did all the house work, took care of the milk, and assisted in the milking. Besides this, she sometimes added to her labor and income by taking boarders. My grandfather suffered from the asthma, and so could not do hard work, but he cultivated our small garden and our little crop of corn and potatoes. We kept no horse at this time, so we hired men to do the ploughing and to cut and bring in the hay. Mowing machines were not in common use, but began to be used by the more enterprising farmers about ten years later.

By the time I was ten years old I began to take a substantial part in the work of the farm, but I was never fond of farming. I do not think I was lazy—it certainly has not manifested itself in my other pursuits—but there was a monotony about the work I had to do on the farm that was irksome to me. There is no variety or inspiration in hoeing a long row of corn or potatoes. Each hill is the exact duplicate of its fellow, and the only change is to reach the end of the row and turn around and start back on the next row. Digging potatoes was not so bad, for here there was always some curiosity about the number and size of the potatoes to be found in each hill. Pulling weeds in the garden was even worse than hoeing corn, for the weeds and the young beets and carrots all looked so much alike that I never could tell them apart, and working on my hands and knees always gave me the backache. If we had had horses to work with, I think I should have enjoyed it, for there is companionship in a horse. I always enjoyed haying, with the raking, loading, and mowing away of the hay, and I am sure I

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should have enjoyed plowing, harrowing, cultivating, teaming, and all the different kinds of farm work which are performed with horses.

Our life in Lincklaen was one of frugality, though not often of hardship, but it was only the hard work and good management of my mother that held the family together. Most of our food we raised on the place, except flour and groceries, and these were provided from the sale of the butter which we made. We rarely had any meat, except salt pork and an occasional fowl when there was company. We also had salted codfish and mackerel, and an occasional trout or catfish, caught from the local stream. All of our clothing my mother made, some of it from new cloth, but more from old garments made over. I remember on at least one occasion she received some discarded clothing from the mother of Charles Dudley Warner, and this we regarded as a specially fine windfall. We never carried any pocket money, and the total amount spent by the entire family during the year, on anything except the barest necessities, would not exceed three dollars. In fact, the net product of a cow was only about twenty dollars; and as we kept but three or four cows it is easy to see that there was nothing to waste. Schools were not entirely free at that time, and so some money had to go for tuition and books, even when we attended the district or public school.

My brother and I had but little opportunity to earn money by working for others, though we occasionally earned something in that way. I once worked three months for a farmer, picking up stones from his meadows and putting them into piles, for which I received my board and four dollars per month.



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My chief employment during the first ten years of my life in Lincklaen was attending school. The district school-house was located about one mile to the north of our house, and here my brother and I went regularly to school, always walking the whole distance, and rarely missing a day. There were two sessions each year, of about four and a half months each, the summer session being taught by a woman, and the winter session by a man. The reason for the distinction I do not know, unless it was that the summer session was made up mostly of younger children, while the winter session was attended by the older boys and girls.

The school-house of sixty years ago is now a thing of the past, and so it may be of interest for me to reproduce it. The building was about twenty-five by thirty-five feet, square, one story high, plain in design and construction, and when built some twenty years before it had been painted white, but never afterwards repainted. It stood upon land the exact size of the building, so that there was no yard for play except the public road. As you went in the front door of the school-house you came into an entry about five feet wide, and in this the boys hung up their hats and coats. A similar entry on the other side of the building was used by the girls of the school. The most conspicuous feature of the school-room was a counter or desk filling the entire space on three sides of the room next to the outer walls. This desk was about one and a half feet wide and three feet from the floor, and was fastened firmly to the outer walls of the building. Under the desk was a narrow shelf on which we could keep our books or such treasures as we wished to put out of sight, such as apples, our luncheon,

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or some plaything which we had smuggled into the room. Above the desks were six windows, two on each of the three outer walls. In front of the desks were placed stools made of planks about ten feet long, with four legs inserted into each plank by boring holes near the ends. These stools were the same height for all the pupils, so that the feet of the smaller children dangled in the air when they were seated. The pupil had the choice of two positions: he could sit with his back to the center of the room and facing the desk, in which case he had no support for his back, or he could sit facing the room and rest his back against the edge of the desk. The desk was meant to afford a smooth support about one and a half inches wide, but the edge had been carved into so many fancy shapes by jack-knives that it afforded a very rough support.

The center of the room was occupied by a large stove which supplied heat for the school-room. The end of the room next the entry was partly covered with blackboards. In front of the blackboards the teacher had his desk, and he usually carried in his hand a ferule, his badge of authority. It might be used to draw straight lines on the paper used by the pupils, but oftener it served its purpose in drawing blisters on the hands of unruly pupils. This is the type of school-house that was almost universal in the country sixty years ago. It was not until at least fifteen years later that I ever saw a school-room with seats constructed to conform to the curvature of the back and of different heights to fit children of different ages, so that a child could occupy a position while studying that would be healthful and comfortable.



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The teaching in these schools was better than the miserable school building would lead one to expect. The teachers had had no special training in methods of instruction and no preparation except their own experience as pupils in a similar district school, but some of them had a natural aptness for teaching and so inspired their pupils to good work. The greatest drawback was in getting the pupils started. I remember that it often took several terms for a pupil to master the alphabet and the reading of simple words and sentences—a task which, with proper methods, is easily accomplished in a few weeks.

I learned quite easily and enjoyed school, so that I made rapid progress in most of my studies. I was especially fond of arithmetic and grammar. My progress was so rapid in arithmetic that by the time I was thirteen years old I was too advanced for my teacher to help me, and I finished arithmetic and most of algebra without a teacher. My grammar consisted chiefly in memorizing the contents of Brown's "Grammar," and at one time I could repeat fully one half of the book, and could "parse" by the page, quoting rules and exceptions by heart without referring to the book. In spite of all this grammar, I did not learn to use the English language correctly, but whatever skill I have in this came many years later. My own experience so disgusted me with the study of grammar as a means of learning the English language that some years later, when I came to direct the education of my oldest daughter, I deliberately excluded English grammar from her studies. The loss, if there was any, was partly supplied by the study of the Latin, French, and German grammars, but I am quite

certain that her use of the English language did not suffer from this omission. I was not a very good reader or speller, and was excelled in these studies by several of my schoolmates. In later years I learned to read with expression and with reasonable fluency, but the art of spelling I never fully mastered. Professor Churchill of Oberlin used to say to his classes: "It is no credit to be a good speller, but it is a disgrace to be a poor speller." I am inclined to believe, on the other hand, that spellers, like poets, are born and not made. Some persons become good spellers by the mere act of reading, without any special study of the spelling-book, while others, after the most laborious study, make frequent mistakes. I have spent more labor on spelling than on any other single branch of my education, and with less satisfactory results. I also acquired but an indifferent knowledge of geography, owing largely, I think, to poor methods of instruction.

The great wants of rural communities fifty years ago, as in many places they still are to-day, were good reading and inspiring teachers. One or the other of these agencies is needed to wake up the dormant life of the community. We sometimes are told by self-made men that the only reading they had access to was three or four of the old classics, such as Bunyan's "Pilgrim's Progress," Foxe's "Book of Martyrs," Jeremy Taylor's "Holy Living" and "Holy Dying," Baxter's "Saint's Rest," with perhaps added to these, Shakespeare and "The Arabian Nights." I did not have even a representative book of this small group. The only classic I remember reading as a child was "Robinson Crusoe." Bunyan I did not read until after I left home. The only

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literature available for children at that time came through the Sunday school, and that, sixty years ago, was of a very weak and dyspeptic type. Nearly all of the very abundant good literature which is now available for children has been written since I was a boy. I do not remember that any magazines came into my hands, and very few papers of any kind. A few of our neighbors took the "Weekly Tribune." My uncle took Moore's "Rural New Yorker," and my aunt took the "Female Guardian," a paper published in the interests of the New York Home for the Friendless. A cousin of mine took the "New York Ledger," but she was thought to be rather worldly-minded. The ten cent paper-covered novel then took the place of the present cheap magazine stories. These gave a vivid description of life as it does not exist except in a diseased imagination, but through some good fortune I escaped the contamination of this unwholesome literature. At this time the community in which I lived did not possess any literature that could really inspire a boy and put him in touch with the throbbing life of the outside world. I do not wonder that there is a tendency for civilization to revert in communities that are shut away from outside influences and left to feed on themselves, as is the case with the mountaineers of the South and with some of our more remote rural communities of the North.

The one book of literature which was of real value in influencing my life and character was the Bible, especially as studied in the Sunday school. This was before the time of international lessons or of lesson helps of any kind, and I do not recall any teacher or superintendent whose personality made any impression on me. But we

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had the custom of memorizing our lesson, and in this way I learned and recited in one lesson the Sermon on the Mount, and later memorized almost the whole of Matthew's Gospel. I do not recall memorizing any other part of the New Testament, or any of the Psalms, so I judge our work must have been in the book of Matthew during all my Sunday school experience. I read other portions of the Bible, and so obtained a familiarity with the beautiful style in which it is translated, and with the chief historical incidents which it contains. I had no helps to assist me in understanding its deeper meaning, but this may not have been any loss, as much of this knowledge can only come with maturity of thought and judgment.

The one form of entertainment or recreation which relieved the monotony of our rural life was the country "singing school." This was always taught by some singer from out of town, and met regularly once a week during the winter months. It was attended by nearly all the young people and was the one social event of the week. The method of teaching was to explain the letters of the staff for the purpose of determining the key in which the music was written, but we learned to sing by using the names "do, re, me," etc., given to the different notes of the scale. When we learned a new tune we first sang in unison the names of these notes for one of the parts, usually the soprano, and when that was mastered we all sang the bass in the same way. Then we could divide and sing the two parts in harmony. After we had become in this way thoroughly familiar with the tune, we substituted the words of the hymn for the names of the notes, and our task was complete. Com-

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pared with modern methods, this seems a roundabout way to reach a simple result, but it accomplished its purpose, and we thus trained a very creditable choir for a country church. It is the only method of singing I ever learned, though later I learned to omit the singing of the notes, and to use the words of the hymn from the first. This training enabled me later to join the finely trained choir and Musical Union of Oberlin College.

My brother, with this same training, taught himself to play the melodeon. We found somewhere an old, discarded instrument, made a new bellows for it, and fixed it up so that it would work, and on this improvised instrument he practised until he could play simple tunes. His chief accomplishment, however, was to play the accompaniment to popular songs which he sang with vigor and expression. I do not think he often troubled to play the accompaniment as written, but he played the chords, and his ear was sufficiently accurate to avoid discords. In this way he became an effective and popular singer, an accomplishment which did him good service in adding to his popularity ten years later when he was a lecturer upon physiology and hygiene. He also learned to play the violin in about the same way. He learned entirely by ear, but he became quite expert, and could play nearly all the popular tunes.

Aside from the Sunday school and the singing school, there was almost no uplifting influence in the community in which I lived. Fortunately, about this time the inspiration which we lacked came to us in the person of an inspiring preacher and teacher. When I was about ten years old, Rev. Shubael Carver came to the Congregational church in Union Valley, a small hamlet three

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miles south of Lineklaen. He was a graduate of a small college in northern New York and of the Oberlin Theological Seminary, and was admirably equipped both by training and temperament for the leadership of such a community. He possessed robust health, great energy, and boundless enthusiasm, so that he naturally took an interest in everything and inspired men to new lines of thought and activity. In addition to preaching two and three times each week, he soon started a select school in the church for the young people of the surrounding country. A year or two later, he taught for one or more terms in Lineklaen, and when I was about sixteen years old he removed to De Ruyter and became one of the principals of a large academy which was located there. He was a born teacher and inspirer of young men and women. I do not know how his methods would compare with modern methods of teaching, but he had what is more important than methods—the ability to inspire and enthuse his pupils. He put us in touch with the life and spirit of the outside world, and led us to see that there were conquests to be made and responsibilities to be met outside of the quiet valley in which we lived.

My brother and I commenced going to his school soon after he first came to Union Valley, and after that we attended it for several terms. Our desire for a thorough education, and our purpose to make a place for ourselves in the world, were wholly the result of the encouragement and inspiration which we received from Mr. Carver. Nor were we alone in this respect. A considerable group of young people, mostly young men, under the inspiration of his teaching, went away for an education, and have since given a good account of them-



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selves in important work as ministers and teachers and in professional pursuits. I cannot speak too strongly of my own indebtedness to Mr. Carver, for it seems altogether probable that, except for him, my brother and I would have remained at home and spent our lives in tilling some rocky and sterile farm in Lincklaen or its vicinity.

When I was about twelve years old my health broke down in a way that stopped my studies and threatened my whole future life. I was taken at night with a form of spasm, or epilepsy, which lasted from two to five minutes and left me much exhausted. I should think I had in all about a dozen of these attacks, extending over a period of nearly two years. It was before the day of bromides, and so the remedy chiefly used was ipecac and antimony combined with a low, abstemious diet, avoiding all study, excitement, and hard work. Mush and syrup, mush and milk, bread, and a few simple vegetables formed my only food for nearly two years. The second year I had so far recovered that I went to school half of each day, but it was more than two years before I was permitted to resume full work. I hardly expected then that I should ever become a sound and rugged man, but I seem to have fully recovered, and, so far as I can judge, I have never in any way suffered from this period of poor health.

When I was thirteen years old the quiet monotony of our life was suddenly disturbed by the burning of our house. The fire started in the night, and we were awakened out of a sound sleep by the cry of "Fire!" With the help of our neighbors, we removed about half of our furniture from the house before being driven out. In

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accordance with the customs of country places, some one (I have forgotten whom) made an appeal to our neighbors for us, and we were helped with provisions, clothing, bedding, and, I think, furniture. My mother, in her thrift, had saved up a little money, and in three or four months we were living in a new house, which was paid for.

The winter after our house was burned, my grandfather was taken with bronchitis, and after a few days' sickness he died on January 21, 1856, in the sixty-fifth year of his age. My memory of him is not in all respects as pleasant as I could wish. He had, in his former days, contracted the habit of drinking, and while I never saw him drunk, he drank more freely than was for his good. This was a great trial to my mother, and while she was very willing to feed and clothe him, she would not furnish him money for his drinks. The result was that he had to resort to various expedients to procure his whisky, such as smuggling apples and potatoes from the cellar and selling them to the innkeeper. I am not sure but a more sympathetic and liberal treatment on the part of my mother would have done better. It is not easy, and perhaps not always wise, for an old man who has used liquor all his life to break off the habit. My grandfather was a kindly, well-meaning man, of a genial nature, willing to work so far as he was able in the support of the family, and, aside from the conduct and association growing out of his love of whisky, he was an exemplary man.

The purpose kept steadily in mind by my brother and myself was to get enough education to teach school, and then to commence earning money. My brother, being





*Lucien C. and Ira DeVer Warner*

*Alvan and Calvin Converse*





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the older, was the first to embark in school-teaching. His first school was at Stony Brook, a little backwoods neighborhood about two miles from our home. That was in the winter of 1856-57, when he was sixteen years old. At this time his health was not very good, and he was barely able to finish his term. The next winter he felt impelled to try again, as the money was much needed, and he took a school in Cuyler, six miles north of our home. About the middle of the term his health was so poor that he gave up the school. It was not easy to replace a teacher in the middle of the winter, and so I offered myself to finish out the term, and was accepted. This was in the spring of 1858, when I was sixteen years old. Many of my pupils were young men and women older than myself, but I got on without serious difficulty, and completed the school session. I boarded around in the separate families, dividing my time in proportion to the number of pupils sent from each home. I think the salary I received was sixteen dollars per month.

After this I taught school each winter and went to school spring and fall at the De Ruyter Academy, where Mr. Carver then taught. At the De Ruyter Academy I was brought for the first time into fellowship and competition with a class of young men who, like myself, were studying for a definite purpose and with the intention of completing a college course. It was only a small class of six persons, but most of the members have made good in their after life. I remember especially Francis M. Burdick, the smallest and youngest member of the class, with a refined, delicate face and gentle manner, keen of intellect and precocious for his age. I lost track of him when I left home for college, but forty years later he

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introduced himself to my son Lucien, then a law student in Columbia University, of which Mr. Burdick was a professor of law. Another of the little class was Henry Clay Maine, later an able newspaper writer, publisher, and publicist in central New York.

In the winter of 1858-59 I taught my second district school in the Wires District in Taylor, about two miles south of Union Valley; and in the winter of 1859-60, I taught in the district where my uncle, Brown S. Gilbert, lived, about one and a half miles south of our home. My brother did not try teaching again, but lived at home until 1859, when he went to McGrawville, N. Y., and commenced the study of medicine with Dr. Kingman of that place.

During my term of teaching in Taylor I attended some revival meetings in Pitcher, and for the first time in my life made a public profession of religion. It was the custom in this part of the country for young people to go through a definite experience called "conversion" as a preliminary to becoming Christians and joining the church. I always respected religion, attended church and Sunday school, and conformed in a general way to the standards of the Christian life; and I have little doubt that I should have entered upon my Christian duties and joined the church some years earlier if the matter had been definitely and reasonably presented to me. It was not, however, customary for young people to come directly from the Sunday school to the church, but rather to wait for a time of special religious meetings, and then to go through the form of "being converted." I believe in conversion, and I have no doubt that evangelistic services are productive of much good

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in the world, but it has always seemed to me unnatural that the children of Christian parents, who have been brought up in the church, should need to pass through a season of sin, or to wait for special revival services, before they are ready to unite themselves with the Christian church. This seems to imply that there is a period, between the innocence of childhood and the responsibility of maturer years, when a person is in necessary antagonism to his Maker, and such a doctrine is both unscriptural and unreasonable.

One incident connected with our farm life is perhaps worthy of record, as illustrating my early taste for mechanical work. Our little farm had a frontage of several hundred feet on the main street of the village, and the fence was rather poor. Some of our neighbors had good picket-fences in front of their houses, and so it seemed to me that we ought to have a picket-fence. We had no money for any such purpose as this, so, at my suggestion, my brother and I set to work to make the fence ourselves. A neighbor permitted us to cut some hemlock trees on his land. With a balky colt that we then owned we drew the logs five miles to a sawmill, and this lumber we shaped into pickets and made into a fence. We set up fancy posts and gates, and made a job that was very creditable to that part of the country. The fence still stood there some fifteen years later, but many years ago it gave place to a new one.

In reviewing the experiences of my childhood and youth, there are many things for which I am devoutly thankful, while there are many others which I wish might have been different. I have especially regretted some of the deficiencies of this early training. No effort

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was made to cultivate the powers of observation, so that I learned but little of the trees, plants, and flowers, the animals, birds, and insects, which surrounded me in great abundance. There was also a harshness and cruelty in the treatment of all animals, in marked contrast with present practices. This was long before the formation of Audubon Societies and Societies for the Prevention of Cruelty to Animals, but even the sentiment that made such societies possible was wholly wanting in the country at that time. Domestic animals of all kinds were ruled by fear and not by kindness. Cows were driven roughly to and from the pasture, and stones and clubs were freely used to hasten their progress. The sight of a bird or a squirrel by the roadside suggested only a mark at which a stone was to be hurled. The present policy of treating animals with gentleness, of studying their habits and seeking to enjoy their free and happy life, cannot fail to have a softening and refining influence upon the children of the present generation, which was denied to most children sixty years ago.

There was also in the daily intercourse of the average country family a careless and corrupt use of the English language, which formed habits that no amount of subsequent training could wholly eradicate. "Git" for "get," "be'n" for "been," "had n't ought" for "ought not," "ain't" for "is n't" and "are n't," are a few of the many faults of speech which were universal in our part of the country. On the other hand, the use of slang was but little known at that time, and it did not assume its present important place in conversation until many years later.

The little courtesies and forms of politeness now so carefully taught in the daily life of cultured families



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were almost unknown in the community where I was reared. The courtesy of heart and feeling no doubt existed, but its visible manifestation was largely absent from the family household.

Over against these deficiencies there is a long list of blessings which came from spending one's early life in the country. First of all, I inherited from my parents a sound constitution, untainted by disease. This of itself is an asset of the first importance. Then the life on the farm, the plain food, good air, and abundant exercise, developed and established physical health, so that I was fitted to carry the responsibilities of later life. I am also thankful for the freedom from excitement of the quiet country hamlet, which enabled me to grow up to manhood with a sound nervous system. This is not easily accomplished in the bustle and excitement of city life. In addition to all this, I passed through the school of experience, and in this school I learned the lessons of industry, economy, thrift, self-reliance, and perseverance—all of them qualities of the highest importance to the young man who is to make his own way in life and to win success in competition with the world.

The advantages which come from life in the country are in those things which are essential, while the deficiencies are only in those things which are ornamental and non-essential—things which are very desirable, but not to be compared in importance with those sterling qualities which only the country can give. With all its drawbacks and deficiencies, I am thankful that my early life was passed in a quiet rural community, and that I there received that equipment of physical, moral, and mental training so essential to success in after life.

## CHAPTER III

### COLLEGE DAYS

I HARDLY know when the purpose was first formed that my brother and I should go to college, but it was several years before we left home, and all our plans were made to work towards this end. My mother loved her sons and did not enjoy being separated from them, but she believed it was for our good to get an education, and she heartily encouraged us in our preparation. My brother, on account of his poor health, had given up going to college and had already commenced the study of medicine, but my purpose remained firm. As Mr. Carver had been the inspiration of my studies, so his college—Oberlin—was the school of my choice. He owned a scholarship, which gave me free tuition, and he told me I could earn my board and clothing, so I felt fully equipped for the task before me.

The journey to Oberlin was a notable event in my life. Mr. Carver went with me, and my uncle, Brown S. Gilbert, took us in his farm wagon to Apulia, N. Y. Here we took the railroad, recently built, to Syracuse, and there changing ears, we went by the New York Central Railroad to Buffalo. There were no through trains at this time, and no sleeping-ears, so at Buffalo we changed to a steamboat and had a night's ride on the lake to

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Cleveland. Here we again took the cars for Oberlin, where we arrived at the end of August, 1860, just at the close of the summer term. I had never been away from home before, and was now seeing the world. I was astonished at the immense buildings in Syracuse and Buffalo, and the First Church of Oberlin was the largest audience-room I had ever seen. The great crowds which came together from the surrounding country for the commencement exercises stirred my imagination and aroused my enthusiasm as it had never been aroused before.

After a vacation of a few days, the fall term began; the long vacation then came in the winter, so that the students could earn money by teaching school. I entered the senior preparatory class, and so my Oberlin life began. Of the college buildings then in Oberlin, not a single one now remains. I first roomed at Colonial Hall, a poor wooden structure with class-rooms on the first floor and students' room above, standing near the site of the present Soldiers' Monument. The other buildings were Tappan Hall and the Chapel on Tappan Square; the Laboratory, where the Second Church now stands; the old Ladies' Hall, just east of the Second Church; and the so-called Music Hall, a small one-story wooden building just back of the present site of Baldwin Cottage.

My life in Oberlin was a combination of study and work, and during a part of the time the work had the larger place. I had saved up in advance about seventy-five dollars with which to commence my five years' study, and aside from this I received less than fifty dollars' assistance, except the use of a free scholarship from Mr.

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Carver, which paid my tuition of three dollars per term. During my first two terms I worked mostly at sawing wood—very little coal was used in Oberlin at that time—and other work of like character. After my second term I obtained employment from the college in keeping the college buildings in repair. My work was mostly setting glass, repairing locks and door handles, papering rooms, and other like jobs. I must have made a favorable impression on the treasurer, to judge from a letter which I wrote to my brother about that time:

“During the past term I have been doing carpenter work for the college. I wonder the Institution should have given me the place they did when they were so little acquainted with me; for in my work as repairer I do whatever work needs doing, consulting no one, unless it is something important when I have doubts about what to do. I also go to any of the stores or shops and purchase anything that is needed and have it charged to the college.”

I still worked somewhat at other jobs. I remember working on the ground where the new Ladies' Hall was to stand, digging trenches and laying tiles to drain the land. I also worked one term in a wagon shop, getting out spokes for wagon wheels, and one summer I spent a month working in the harvest field.

I still have in my possession the account book where I kept my personal accounts. My wages were at first ten cents an hour, but afterwards they were advanced to twelve and a half cents, and still later to fifteen cents. The American shilling of twelve and a half cents was still in common use, and many of my accounts were kept in shillings. All expenses at that time were much lower

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than at present. My first boarding place was a club where our board cost us one dollar a week. Of this club I wrote to my mother as follows:

"At the club where I board we have plenty of plain but good food. The club is composed of fourteen young men. Of this number two are classmates, one is a freshman, and the others are irregular students, some of whom might learn for two or three years to come in a common district school. The society of such a collection of boarders is just what could be expected from a lot of young men living secluded from ladies. Some would like to have everything carried on in the best of order, but others only wish to swallow their food and run. Without the restraining and refining influence of ladies, it is found impossible to maintain decorum, and instead of our meals being a place to cultivate refinement and to refresh our minds from our studies, it is only a place for satisfying hunger."

At the end of the second term I changed to the Ladies' Hall, where board was eleven shillings, or \$1.37½, per week. Apparently I here found the refinement I was seeking, for a few weeks later I wrote to my brother:

"I enjoy boarding at the Hall very much. I sit at one of the best tables, and have for a table mate one of the finest and smartest ladies in the Hall. I never before knew a person whose conversation was so interesting and profitable as hers. She has traveled considerable, and can converse on any subject."

I regret that the name and personality of this remarkable lady have completely gone out of my remembrance, as I should like, even at this late day, to thank her for assisting in the social training of a green and awkward country boy.

Later I boarded in private families and paid \$1.50,

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\$1.60, and \$1.75 a week for my board, and during my senior year I paid the extravagant rate of \$2 per week. While rooming at Colonial Hall, I paid for my room, unfurnished, fifteen cents a week. After about two years I moved to Tappan Hall, where the rent was twenty cents a week.

At this time the salaries of the professors were \$600 a year, and I think there was no more complaint about living on their income than there is at present on the salaries of \$2000 a year. Most things in this world are relative. It is n't the amount of a salary that counts, but its purchasing power.

The first winter vacation I spent in Oberlin studying in the winter school, as I needed a little more than the three regular terms to fit me for entering college at the next Commencement. My expenses at Oberlin for the first full year were \$160. Of this amount I earned about \$75 at manual labor. After the first year my expenses were about \$50 for a term of thirteen weeks, except during the last two terms, when they were about \$75 a term. My expenses were somewhat less than the average of the class, but there were a few others who lived even cheaper than I did. I usually worked about two hours each day, and this took the place of gymnasium, baseball, and all other forms of college sports. The scientific game of baseball had not then been introduced into the college, but a simpler form of baseball was sometimes played. I remember taking part in such a game but once during my stay in Oberlin.

A cheap, unsightly gymnasium was erected on the campus the spring after I came to Oberlin, and for a few weeks it created quite a furor. Many students and pro-



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fessors tried to find out what there was in this new kind of exercise. There was very little apparatus, no instructor, and no intelligent method of work, so that the interest was soon exhausted and the building abandoned. It remained an eyesore on the campus for several years, and was then removed. When the second gymnasium was built, about twelve years later, the problem was better understood and it was of greater service in caring for the health and physical development of the student body.

The one event which stands out prominently during my first year at Oberlin was the breaking out of the Civil War in the spring of 1861. I can perhaps best convey the spirit of these stirring times by quoting from a letter written to my brother at the time, and found later among the papers preserved by my mother. The crudeness of the language only makes clearer the intense excitement under which it was written.

“OBERLIN, April 20, 1861.

“DEAR BROTHER: It is in the midst of the most intense and alarming excitement that I address you these lines. WAR! and volunteers are the only topics of conversation or thought. The lessons to-day have been a mere form. I cannot study, I cannot sleep, I cannot read, I cannot work, and I don't know as I can write, but I will try.

“You may not wish me to fill up my letter with political matters which have already been so long ‘harped on,’ but this is a new subject. It is no longer secession, but civil war! No longer collect the revenue, but defend the Capital. No longer keep the Southern States in the Union, but protect and preserve the liberties of the country.

“Since the news of the attack and capture of Fort Sumter

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reached here, an excitement has prevailed which has been daily increasing until it is now truly alarming. Three public meetings have been held and a fourth meets to-night. Most of the speaking has been in a quiet and deliberate spirit, but firm and decisive. A military spirit has always been foreign to Oberlin. Even the use of firearms has been prohibited, but during the last three days all this has been changed. The faculty and leading men of the place at first desired the people to wait two or three days before enlisting, that they might act with deliberation. But it was of no use: the spirit of war was in the air and to-day the enlisting has begun. The faculty unanimously voted for a meeting of the students for the purpose of forming companies who should hold themselves in readiness to respond to the call of the government, and very many of the students are enlisting. They go from all classes, theologues included. Some of the professors will probably go as captains of the companies. Oberlin, which has been first in bringing about the state of feeling that produced this crisis, now wishes to bear her share in meeting it."

As a result of these meetings, "Company C" was made up wholly from the students of the college, with Tutor Shurtleff as captain. At first they enlisted for three months, but afterwards most of them reënlisted for three years. Many other students returned to their homes and there enlisted, so that had it not been for the women in the classes the school could hardly have been held together.

I rather wonder I did not enlist at that time with the others, for the state of feeling was such that it was much easier to go than to stay. I can only explain it by the fact that the one fixed purpose of my life was to get a college education, and to enter the army at that time would have been to abandon this purpose. I have always



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been rather persistent in whatever I undertook, and have rarely changed plans that have been deliberately formed, and I think this trait in my character had much to do in holding me to my studies at that time. My mother was also opposed to my enlisting, and this, no doubt, had some influence on my decision.

In the fall of 1861, at the close of the college year, I went, with another student, by way of the Great Lakes to Chicago and then to central Illinois to teach school and so earn money to continue my studies. This took me away from the fall term of college, but in some way I managed to make up the studies and keep with my class. I found a school in Wheatland, about six miles south of Decatur, Ill., where I taught for about five months. It was in the part of Illinois called "Egypt" because of its ignorance and conservatism. Most of the people were settlers from Virginia and Kentucky, and were what was called "rebel sympathizers." By good fortune I obtained board with Mr. Stickel, a farmer of Pennsylvania Dutch origin, and I had with his family a pleasant home. Their son, Edwin, went to school to me, and through this influence he went to Oberlin about two years later, and graduated in 1869. Afterwards he married, for his second wife, my classmate, Ettie Chamberlain, and was for many years treasurer of Fisk University.

During that winter in Illinois I read Macaulay's "History of England" for the first time. I remember it was at first almost a new language to me, and I often had to look in my dictionary twenty times in reading a single page. After half of the first volume had been read I had mastered the words that were new to me, and

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the rest of the work was read with great pleasure. My early readings and studies must have been very poor, or I should not have had this difficulty. It should be said, however, that Macaulay delighted more in long and unusual words than most good writers of the present day. Since his time there has been a revival of Anglo-Saxon, and many writers will not use a foreign word when a native word will express their meaning just as well.

In the spring of 1862 I returned to Oberlin, and entered the second term of the freshman class. My studies were Greek, Latin, and mathematics. In fact, these three studies occupied much more than half of my time during my entire college course. There was no English except weekly rhetorical exercises, almost no history, and about one term each of physiology, rhetoric, logic, moral philosophy, Kane's "Elements of Criticism," and Butler's "Analogy." All the rest was Latin, Greek, and mathematics. There was no German, and French was taught as an extra by a native Frenchman, who received his fees for compensation. The net result of such a course was better than a list of the studies would lead one to expect. The greatest good from a college education is not the information stored up, but it is learning how to study, acquiring habits of concentration and thought, which shall make one's whole life a school for gaining useful knowledge. We had the college life and association, just as at present, the personal contact with strong, noble men as professors, and the discipline of mind that comes from close and systematic application in the pursuit of knowledge in any of its branches. In addition to this, I acquired the habit of industry and economy in

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earning my own living, and of self-reliance in managing for myself.

That fall I returned home to spend the winter vacation, having been away two years. During my absence several important changes had taken place. A few months after I left home, my mother was married to William Breed, a Quaker from Quaker Basin, near De Ruyter, N. Y. He was a bachelor, a little older than my mother, and she had known him as a young man when she taught school in that neighborhood. He was a man of good personal traits and of a kind disposition, but of somewhat narrow views and of penurious habits. My mother was always very loyal to him, and seemed genuinely fond of him, and if she recognized any of his limitations, she never complained. They lived a quiet and simple life in the country, and, with their frugal habits, they had enough for their needs and comfort, though nothing to spend on luxuries. In later years my brother and I tried to assist them by gifts of clothing, choice fruits, and various luxuries for the house, but we found it displeased our stepfather, and so brought no happiness to our mother. We had, therefore, to aid her indirectly and to refrain from doing many things which would have added to her comfort and afforded pleasure to us.

During my absence from home my brother had finished his medical studies, graduated from Geneva Medical College at Geneva, N. Y., settled in Nineveh, N. Y., and had married Lucetta M. Greenman of McGrawville. I divided my time between my mother's home and my brother's. I also tried to earn some money by selling "The Great Rebellion," by J. T. Headley, a work in two volumes, the first of which was about to be published. I

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worked several weeks in canvassing for this book, but I never was much of a salesman and my success was but indifferent, so that I returned to Oberlin the next spring with but little addition to my resources.

During the summer of 1863 I had my first taste of soldiering. Morgan, the Confederate general, made a raid up into Kentucky and threatened Cincinnati. Ohio was greatly excited, and there was a hasty gathering of her sons from all over the State, for the defense of the Queen City. A company was made up of students at Oberlin, which I joined. We had no uniform and only ordinary marksmen's rifles, and knew almost nothing about using these. But we rushed on to Cincinnati, and were welcomed by the frightened citizens with open arms and free lunches. By the time we were in the city, Morgan was in retreat, and at the end of about a week we were back at our studies. We were never regularly mustered into the United States service, and were known as the "Squirrel Hunters' Brigade." Upon our discharge, we each received a certificate from the governor of the State, commending our loyalty and bravery in defending the State from her enemies.

During the fall term of that year I commenced teaching in the Preparatory Department, as the Oberlin Academy was then called. This was not a special mark of favor shown to me, but it was the common practice to employ college students to teach after they entered the junior class. I received for my services seven shillings and sixpence a week, or eighteen and three-fourths cents an hour. I cannot recall all the studies I taught, but I remember one term of Latin and one of trigonometry and surveying. It is evident there was not much feeling

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of aristocracy at Oberlin, when a green country boy, earning his own living, not very well dressed and not very prepossessing in appearance, was teaching one of the advanced studies in the Preparatory School. The trigonometry was, in fact, a college study, but I was teaching a special class of those who wished to take it out of the regular course.

The next winter I taught school in a district school at the cross-roads about four miles directly north of Oberlin, on the first "Ridge." The place bore the unsavory name of "Whiskeyville," though its character was hardly bad enough to deserve its name. During the winter I taught a Sunday school in the school-house, and this I kept up during all of my remaining stay in Oberlin. There was a Sunday School Association among the students, and about a dozen schools were regularly taught each Sunday by students sent out from Oberlin. The good people of Oberlin furnished us their horses and carriages, free of charge. I often used the rig of Professor Cowles.

In the spring of 1864 I resumed my studies at Oberlin. The war still dragged on, and the pressure for new men became more and more urgent. There now came a call for enlistment for one hundred days, to man the forts around Washington, in order that the veterans then in those forts might go to the front with General Grant, who was steadily pushing his way towards Richmond. In response to this call, it was decided to organize a company of students from Oberlin. Already one full company had gone from the student body, besides enough individual enlistments to more than make another company, but still more were needed. I accordingly joined

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this new company, which included several members from my college class. We went to Cleveland and were united with other companies from the city and vicinity, and on May 5, 1864, we were mustered into the United States service as the 150th Regiment of Ohio Volunteers, the Oberlin company being Company K.

Almost immediately our regiment was loaded into cars and started for Washington. I remember, at Pittsburgh, we left the train and marched up into a large city hall, where the ladies of the city served us with a nice free luncheon. From there on our trip was in freight-cars. It was very hot, and I remember riding on the top of the cars and sleeping through the long tunnel at the summit of the Alleghany Range.

Reaching Washington, our regiment was divided up, and the different companies were distributed among several of the forts around the city. Our company was located north of the city, first at Fort Slocum and then at Fort Bunker Hill, and on July 4 we were sent to Fort Stevens, which was located about a mile north of the Soldiers' Home and a little south of the plot now preserved as Battle Ground National Cemetery.

Our daily duties consisted in infantry drill, practice in handling the heavy cannon with which the forts were equipped, care of our barracks, cooking, etc. I was a corporal in the company and it early devolved upon me to have the care of our rations. They were given out in bulk to the company, and I took care of them, directing the men detailed as cooks about what we should use, and making exchanges with local farmers and dealers of such goods as we had in excess of our wants. In this way I provided our men with fresh vegetables and with many



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luxuries not in the regular rations. During this experience my commercial instincts came out in my accumulating in this deal nearly two hundred dollars, which I divided among the men when we broke up. In spite of this experience, which I never heard of being duplicated by any other company, it did not occur to me that I was to be a business man. In fact, my experience was so limited that I had no conception of business life, except that of a small farmer or country storekeeper, and these had no attraction for me.

Our forts were provided with rough wooden barracks, with hard board bunks, and in these we slept with nothing to soften the boards except the thickness of our blankets. When detailed for picket duty, the relief not on guard slept on the ground in the open air. We frequently obtained passes for the day and visited the city, and so became familiar with the different museums and public buildings of Washington.

While we were stationed at Fort Stevens, General Early made his celebrated raid upon Washington, and our fort was the center of his attack. His approach was anticipated, and the hospitals about the city sent all their convalescents to our assistance. On Sunday, July 10, while we were thus awaiting developments, President Lincoln and his staff came into our fort. I remember distinctly his tall, gaunt form, his long, yellowish linen coat, and his strong, kindly face as he returned our salute and took a position quite near my gun, where he could look over the field and study the situation.

General Early arrived with his vanguard in front of our fort about noon on Monday, July 11, and immedi-

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ately our pickets were driven in, one man from our company, William E. Leach, being killed on the picket line. A scattering fusillade of musketry was kept up during the afternoon between the enemy and our men in the rifle-pits. This fighting was directly in front of our fort, and so in plain view of us. I was in command of a cannon carrying an eight-inch shell. The fort was so situated that we could fire over our own men without danger to them, and so we sent an occasional shell into the woods where the enemy was concealed. During all this time the bullets were passing over our heads with a weird singing noise. We could not resist the occasional temptation to put our heads above the parapet and watch the firing, though our officers wisely forbade it, as it was risking exposure to no purpose.

Early in the afternoon, President Lincoln and his staff again visited our fort to inspect the field. His tall form attracted the attention of the enemy, and the bullets began to whiz over our heads with increasing frequency. Soon a surgeon in the President's party was wounded by a bullet in the leg, and was carried to the rear. President Lincoln then yielded to the entreaties of his friends and retired from his exposed position, and soon after left the fort.

Among those in the President's party at this time was Dr. George T. Stevens, a young army surgeon from northern New York. Nearly twenty years later, I made his acquaintance in New York City, and since then he and his family have been among our most valued friends.

Monday night we lay down by our guns and slept, not knowing whether we might be attacked at any minute. Soon after daylight Tuesday morning, we were rejoiced



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to see a long line of veteran soldiers come marching up from the direction of Washington. The Sixth Corps, with General Wright in command, had arrived from the Army of Virginia. Had Early been prepared to press his attack the night before, he might have carried our lines, but now it was veteran to meet veteran, and the advantage of position was on our side.

The desultory firing was begun again early in the day. The enemy now gradually crowded forward, as they could find places of shelter. A large number stole up behind a fine house about half a mile in front of us, and from there the sharpshooters were picking off our men. At the word of command, we concentrated the fire of our cannon on this house, and in less than ten minutes it was a mass of flames.

About four o'clock in the afternoon an attack was made on the Confederate position by one division of our troops. Our men rushed forward with a cheer, and this was met with that fearful "rebel yell" so distinctive of the Southern troops when making an attack. At the onset of the attack, our fort joined in with cannon and musketry, but in less than five minutes the lines had met and nothing was to be seen but a single cloud of smoke, out of which came a continual roar of musketry. The bullets now passed over us like a shower of hail, and we waited in suspense, not knowing which side was gaining. In about half an hour the Confederates gave way, and the day was won. We stayed all night by our guns, expecting that the fighting might be renewed at any time; but while occasional shots continued, no second attack came, and at daylight the next morning no enemy was in sight. A few burned houses and scarred trees, and three

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hundred and seventy-three dead and wounded soldiers in an improvised hospital just back of our fort, were all that was left to show that Washington had barely escaped pillage and destruction; and yet this is not recorded in the annals of the war as a battle, but only as a skirmish.

The importance of this engagement, and the great danger to the capital, were recognized by the leaders of both armies. General Grant says in his memoirs: "If Early had been but one day sooner, he might have entered the capital before the arrival of the reinforcements I had sent."

The following account is condensed from General Early's report of his raid:

"Early's force moved from Rockville at daylight on the 11th. The day was exceedingly hot, and many of the men fell by the way from exhaustion. Early rode ahead of the infantry, and arrived in sight of Fort Stevens, when he discovered that the works were but feebly manned.

"An immediate invasion was attempted, but before the front division could be brought up a cloud of dust was seen in the rear of the works toward Washington, and soon a column of soldiers was filing into them on the right and left, and skirmishers were thrown out in front, while an artillery fire was opened on the invaders from a number of batteries. This defeated Early's hopes of getting possession of the works by surprise, and it became necessary to reconnoiter.

"After dark on the 11th, General Early held a consultation with Major-Generals Breckenridge, Rodes, Gordon, and Ramseur. After interchange of views, Early determined to make an assault on the enemy's works at daylight next morning.

" . . . As soon as it was light enough to see, General Early rode to the front and found the parapet lined with troops. In his description of it, General Early says: 'I had, therefore, re-

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luctantly to give up all hopes of capturing Washington after I had arrived in sight of the dome of the Capitol and given the Federal authorities a terrible fright.' ”

After the battle on July 13, I went over the battle-field in company with Orderly Sergeant Laird of our company. Buildings were burned, fences destroyed, and muskets and camp equipage were scattered over the field. One of the muskets I picked up and carried home with me as a trophy of the battle. In our exploration we examined the Reeves House, which I had fired at the day before. One shell had passed completely through the house without exploding, and had cut off the leg of a piano in its passage. Forty-five years later, patches of tin still covered the bullet-holes in the house made by the firing from our fort.

Soon after this our term of enlistment expired and our regiment was returned to Cleveland, where we were mustered out of service on August 23, 1864, having served one hundred and thirteen days. The only loss in our company was the one man killed on the skirmish line, and four who died from disease. Among the latter was Henry Cowles, a nephew of Professor Cowles of Oberlin and a very brilliant scholar.

I saw but little of the rest of the regiment during our service, as we were scattered among different forts, but I have since learned that Mark Hanna, afterwards senator from Ohio, was a member of this regiment. Among the members of our company was Geo. A. Nash, afterwards governor of Ohio.

Immediately after our discharge we returned to Oberlin and resumed our studies. We were excused from all

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the work our class had taken during our absence—an action complimentary to the patriotism of the college, but not beneficial to our scholarship. One or two of these studies, especially astronomy, I was able to make up by taking it with the junior class the next year.

The vacation of the next winter I spent teaching at McGrawville, N. Y., leaving for that purpose a little before the close of the fall term. Such clipping of terms was very common among those who earned their way by teaching. It had again been nearly two years since my last visit home, and in the meantime my brother had bought out Dr. Kingman and taken his practice at McGrawville. I therefore lived in his family and taught the district school, which was then located near his home on the street running north from the village.

This was my sixth and last term of teaching. I knew nothing of modern methods, and had no especial love for the work. Still I understood thoroughly what I had to teach, and had at this time a considerable range of information outside of the text-books, so that I was able to interest my pupils, and, I hope, to inspire some of them to more thorough scholarship.

For the close of this school I wrote an original play, or "dialogue," as such compositions were then called, and it was acted by the pupils. I did not preserve a copy, and I cannot recall enough of it even to criticize it, but I am very certain the world has lost nothing by its disappearance.

During my absence my mother had exchanged her small place in Lincklaen for a farm of forty acres in Union Valley, on the east side of the main road, immediately north of the four corners. The house on the new

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place was very poor, but a year or two later they built a new and very comfortable house.

I ought, perhaps, to mention that it was during this winter that I first met Keren Osborne, a tall, slim girl of fifteen, bright in conversation, popular in society, and of attractive personality. She was one of a small group of young people that I frequently met during the winter. Afterwards I saw her from time to time when I was in McGrawville, but it was nearly three years later that this friendship developed into that stronger feeling which has united our lives for over forty years.

In the spring I returned to Oberlin to complete the last six months of my college course. We had hardly commenced our term when Petersburg and then Richmond fell, and the terrible four years' war was ended. Victory rang through the nation, and people everywhere celebrated it in the most extravagant ways they could invent. Everything that could make a noise was called into commission, from horns and tin pans to old anvils. Such rejoicing comes to a nation but once in many generations. The whole land took on new light and hope, and we felt that we really were again one nation.

A letter written at that time to my mother must tell of Oberlin's share in this rejoicing, and in the sad mourning which so quickly followed it.

"The past week our studies have been greatly interrupted by rejoicing and mourning. Last Friday was appointed by the Governor of this State for public Thanksgiving. All business was suspended and every one rejoiced as best he was able. In Cleveland nearly every one rejoiced by getting drunk, but we remained sober and rejoiced. In the evening almost every house, tree and door-yard was illuminated, and flags, banners and

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transparencies were without number. There were about ten thousand candles burning all at once in the illumination.

"The next morning at nine o'clock we received the sad intelligence of the assassination of President Lincoln. It was as though a clap of thunder had stunned every person. The news was brought to our class at the close of a recitation. For nearly five minutes we sat motionless, forgetting that the class had been dismissed. I have loved other public men, but the death of no one could have affected me like that of President Lincoln. Ever since I looked upon his honest, genial countenance I have loved him like an intimate friend; and so I suppose did every loyal man. I think there were but few in this town but that shed tears on that day. Further study was out of the question. At four o'clock a public meeting was held. Sunday the sermons were all on the subject of the President's death. Wednesday, the day appointed for the funeral, there was another meeting.

"Probably no man has so won the hearts of this nation since Washington, and no man will take a more conspicuous place in our history."

The remaining months of the college year soon passed, and Commencement was at hand. One thing that was to give special interest to this Commencement was the performance of Haydn's "Creation" by the Musieal Union. That year the Union was led by George Morgan, a son of Professor Morgan, recently returned from his musieal studies in Germany. This was a higher type of musieal composition than had been given before, and was looked upon as an epoch in the musieal history of Oberlin. The next term witnessed the organization by Professors Morgan and Steele of the Musical Conservatory, at first a private school, but two years later taken over by the trustees as a department of the college. I sang in the choir and in the Musieal Union for the



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greater part of my course at Oberlin, and, strange to say, was the bass of the only male quartet, or "glee club," that the college then contained. My presence on the quartet should be interpreted as marking the low order of musical talent then available, rather than as complimentary to my own musical abilities.

On the Monday evening before the Commencement we had an address before the literary societies by Theodore Weld, one of the early "Lane Seminary rebels," as the band of students were called who left Lane Seminary in 1835 and came to Oberlin because they were not permitted to discuss the subject of slavery. The First Church was crowded to its fullest capacity, and by some occult method of selection I was the presiding officer for the occasion. Mr. Weld gave us a splendid, stirring address, but the subject of it I have forgotten.

At the Commencement exercises on August 24 each member of the class appeared with his "oration" or her "essay." My own oration was on the "Conservation and Correlation of Force," and treated of the fact that heat, electricity, and motion were all interchangeable, and could be converted from one form to another. This was a comparatively new discovery, and seemed a very wonderful opening of the hidden secrets of nature. The selection of this topic for my Commencement oration was probably an indication of the natural bent of my mind towards scientific and mechanical subjects.

My college life had now drawn to a close, and I bade good-bye to my beloved teachers and classmates with a sad heart. The debt of obligation which I owe to those teachers, and especially to President Finney and Professor James Fairchild, I can never repay. President Fin-

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ney was not a regular teacher of any of the college classes, but he occupied the pulpit of the First Church during the greater part of the five years I was in Oberlin. I have heard many great preachers since then, but President Finney measures up to the greatest of them all. His voice was clear and his enunciation perfect, so that he could be understood as far as the sound of his voice could reach. His sermons were logical and argumentative, always appealing to the reason rather than to the feelings. He used frequent and apt illustrations, and was at times very dramatic in his delivery. He was the most convincing speaker I ever heard. His theology may now seem a little antiquated, but at the time he lived and did his work he was much in advance of the thought of his time.

Professor Fairchild was the regular teacher of the senior class in moral philosophy, but owing to changes caused by the war it was my good fortune to have him as instructor in two other studies—Kane's "Elements of Criticism" and Butler's "Analogy." Of all the teachers I ever had, he was preëminently the best. His mind was not only a storehouse of knowledge, but this knowledge was thoroughly digested. He seemed to have thought out clearly every moral and social question of the day, and was always ready with a satisfactory answer to any question that might be asked. We might study from a text-book, but his clear exposition of the topic was far superior to anything we learned from the book. Sometimes a question from the class would cause him to digress from the immediate topic in hand, and for the balance of the hour he would hold us entranced with his clear elucidation of some troublesome doubt or some



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obscure topic. I remember on one occasion his saying that the tendency of people was to be more interested in themselves than in others; that in looking over old letters, they would select and read those that they had themselves written. At this, a lady of the class remarked, "But, Professor, how do people come to have their own letters?" to which he answered with a sparkle in his eye, "Sometimes it happens in the vicissitudes of life that letters come back again into one's own possession." Afterwards I served on the Board of Trustees under his administration as president of the college, and I came still more to love and admire him. During all his long connection with Oberlin, there was no man whose opinions on any topic carried more weight with both college and town.

No part of my whole life is so indelibly impressed upon my mind as my school-days in Oberlin, and no part has had so large an influence in forming my character and shaping my future life. No friends that I have ever made have been so dear to me as those I made during my college days. As long as I live I shall ever bless Rev. Shubael Carver for influencing me to go to Oberlin for an education, and I shall recall with loving affection the names of Finney, Morgan, Fairchild, Ellis, Allen, Churchill, and Dascomb, that noble group of preachers and teachers who gave shape and character to the early days of Oberlin College.

## CHAPTER IV

### MEDICAL STUDIES

EVERY young man is confronted with the serious problem of deciding what his life work shall be. To the college graduate of forty years ago this choice was practically restricted to one of the four professions: teaching, the ministry, medicine, and law. At that time very few college men entered business pursuits; and as for farming, no education was thought necessary for that.

The student at Oberlin was expected to give his first consideration to the claims of the ministry. This phase of the problem I met and settled about the middle of my college course. Composition was quite slow and difficult for me, and I had very moderate gifts as a public speaker, so that it seemed to me I was not fitted for a profession that called for constant writing and speaking. The same reasons excluded law, even if I had been drawn to that profession, which was not the case. According to the standards of the time, I was fitted for teaching and had had considerable experience in that line, but the business of teaching did not appeal to me. I was thus led to give special consideration to medicine as my future vocation. The question of what profession would pay best did not enter into the calculation, for I had no thought of accumulating money, except enough to pro-









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vide a comfortable living. At this time the money craze was not as acute as it has since become, and I do not think the ambition for wealth was as common among young men, and especially among college men, as it is in these later years.

One is not always able to analyze fully the reasons that lead to a decision, and I cannot now be sure that the above were the only reasons which led me to study medicine. The fact that my brother had studied medicine and was now settled in a successful practice may have unconsciously influenced me, especially as he favored my being a physician. I remember very distinctly, however, that I gave the subject very careful and prayerful attention, and reached a decision only after much deliberation.

The following letters show the workings of my mind at this time. I give them just as they were written, though, as I read them now, they seem conceited and a little sanctimonious. In May, 1863, I wrote to my mother:

“I consider it my duty and privilege to work for Christ in the Sabbath school, prayer meeting, or anywhere else where my services may be useful, as much as though I intended to be or was already a minister; but unless, for reasons which I do not now see, I should change my mind, I shall not study for the ministry. My mind for some time past has inclined towards the study of medicine, and especially surgery, but I cannot yet speak positively.”

In November of the same year I wrote to my mother that I had definitely decided to study medicine, and added:

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"I think I can serve the world better in this capacity than in any other which is accessible to me. After the foundation laid by my college studies, I shall hope to rise above mediocrity in the profession. However, it is of little importance what distinction I may gain if I can feel that I have used to the best advantage the powers that have been given me. There is a sphere of labor appointed for each of us, and if we honorably fill the place assigned us, we need aspire to nothing more."

Nearly two years later, in July, 1865, I again wrote:

"I have received a letter from Mr. Carver in which he urges me to consider carefully the present demand for ministers, and to see if duty does not call me to that work. I have already carefully considered that question, and I fail to see any reason which should influence me to engage in a work for which I am so poorly fitted as for the ministry."

Again, in August, I wrote:

"Over five years ago I planned my life up to this point, and I have very nearly followed the course I then marked out for myself. I have no plans extending through the coming five years: it is not necessary that I should have. If I can but understand the teachings of the Lord, it is better to follow as He directs than to execute plans of my own devising. With the light I now have, it seems best to me to attend a course of medical lectures this winter, and then next spring I will see what way opens before me. It may be best then to turn aside and earn some money."

I have dwelt thus fully upon the workings of my mind in deciding to study medicine, because it was one of a chain of incidents which was to fit me for a life work very different from anything I had planned. My action in not choosing the ministry was undoubtedly wise, even



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if the reasons for it were not; for I feel sure I have been able to do more for the advancement of Christ's kingdom as a layman trained in business pursuits than I could have done in the ministry. There was a guiding Providence in the way I was led which did not appear at the time, but which is very discernible as I review my life from my present standpoint. Not in this matter only, but many times my own imperfect plans have been overruled for my good, and I have thus builded better than I knew.

After graduating at Oberlin, I spent a few weeks visiting my brother at McGrawville and my mother at her new home in Union Valley. About the middle of October I set out for New York City to take my first course of lectures in medicine. Through the influence of Dr. Hyde of Cortland, I had been able to obtain a partial scholarship in the Medical Department of New York University, so that I had to pay only fifty dollars per year tuition, instead of the full tuition, which, I think, was one hundred and fifty dollars. The Medical College stood on the present site of Tammany Hall on Fourteenth Street, and there I paid my tuition preparatory to entering upon my medical studies. I asked the janitor if he knew of any new student I might like for a roommate, and he told me a young man had been there a little time before that he thought would just suit me. Soon after I met the young man, D. M. Edgerly of New Hampshire, a graduate of Dartmouth College, and we immediately decided to seek rooms together. It seems more Providence than luck that we were thus brought together, for in the entire class of nearly two hundred there was not a man who would have suited me as well.

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He was a diligent student of good habits, and, like myself, had to confine his expenses to the smallest amount consistent with health and comfort. Afterwards he settled in Cambridge, Mass., where he had a successful practice until his death, which occurred about 1895.

The daily routine of our work consisted in listening to two or three lectures each day, of which we took copious notes; attending clinics at the college and at the various hospitals; working in the dissecting-room at least one hour each day; and reading text-books evenings and at other odd hours.

The leading professors at this time were: Professor Loomis, a brilliant lecturer upon the general practice of medicine; Professor Post, a moderate but wise lecturer upon surgery; Dr. D. B. St. John Roosa, a young man who conducted a clinic upon diseases of the eye and ear; Professor Draper, the noted author of the "History of Civilization," but at the college a lecturer upon physiology; and Professor Paine, a physician of the old school, who used to become very enthusiastic over the wonderful cures to be obtained by bleeding and giving large doses of calomel, while the irreverent class made the lecture-room resound with derisive cheers. He was an old man and about the last of his class in this country, and held his place on the faculty only because he was a large personal owner in the medical college; for at this time the medical schools of New York City were largely owned and controlled by members of the faculty. I think Professor Paine had retired from the faculty before my second course of lectures.

I worked hard at my studies, and yet I did not altogether miss the general life of the city. Some of my

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Oberlin classmates were studying at the Union Theological Seminary, which was then situated near me at University Place and Ninth Street, and I frequently met them, and sometimes attended the exercises in the chapel of the Seminary. I met there Professor Morse, the inventor of the telegraph, who had made some gifts to the Seminary and was a frequent visitor at its exercises. Many public meetings were then held in the large hall of Cooper Institute, and here I often heard Henry Ward Beecher, Dr. Edwin H. Chapin, John B. Gough, Wendell Phillips, and other distinguished speakers. An almost constant attendant at these meetings was Peter Cooper. He was then about seventy-five years old and in somewhat feeble health, and he always carried with him a rubber air-cushion which he placed upon the hard seat before he sat down.

On Sundays I sometimes went to Brooklyn to hear Henry Ward Beecher, sometimes to the Broadway Tabernacle to hear Dr. Joseph P. Thompson, and sometimes to hear other noted preachers; but more often I went to the New England Church, a new Congregational church then located on Forty-first Street, just west of Sixth Avenue. The pastor was Rev. Lyman Abbott, then a young man almost fresh from the Seminary. I often attended the prayer and social meetings, and so came to have quite a home feeling in that church. I also formed a friendship for Dr. Abbott and his charming wife, which was kept up in later years when I came to reside in New York.

Early in the spring the medical lectures closed and I returned to McGrawville. Wishing to earn some money to help support myself in my studies, I decided to prac-

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tise medicine through the summer at Freetown, a small hamlet about six miles south of McGrawville. Such an act would now seem preposterous and would probably be illegal, but at that time no objection seemed to have been made to it. My mother had a half-broken colt which she loaned me, I picked up an old buggy and harness somewhere, and with a few medicines and a few tools, including forceps for pulling teeth, I set up as a full-fledged country doctor. I secured board at Freetown Corners with a very nice family who made a pleasant home for me. My books show that I treated over sixty patients during the seven months I practised in Freetown, representing about the usual assortment of acute and chronic diseases. Fortunately there was no general epidemic of any kind, and I did not have many very serious cases; and so far as I can judge, no one was made worse by my immature medical practice.

Two events during the summer, outside of the practice of medicine, have left a vivid impression upon me. The first was the work I did in the Sunday schools of the town. I was made superintendent of the Methodist Episcopal Sunday school of the village, and later organized all of the Sunday schools of the town into a general federation. It was before the days of modern methods and helps in the Sunday school, but I prepared responsive readings and lesson helps and aroused an interest in Bible study which was quite unusual at the time. The whole movement culminated in a great picnic near the end of the season, at which all the Sunday schools were marshaled under the leadership of the new physician.

The other occurrence was a sad accident which cast a

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mantle of grief over the last days of my stay in Free-town. The Methodist minister had two girls, aged about six and eight years, who were very fond of me, and a few days before I was to leave I took them with me to McGrawville to get their photographs taken. On our return home, while going down a gentle slope where the road had been worked with large water-bars, the side straps of the harness gave way, letting the buggy strike against the horse. Being a half-broken colt, he began to run and soon overturned the buggy, throwing us all violently upon the ground. The oldest girl, Elsa Potter, struck her head against a stone and was instantly killed. The younger girl escaped uninjured. I had two ribs broken and was quite badly bruised, so that I was disabled for several days. I could not consider myself entirely free from blame in the matter, for if the harness had been sound, in all probability no accident would have occurred, and I had no business to drive with a half-rotten, unsafe harness. Since then I have never taken any chances with an unsound harness; but, like very much of our knowledge, the experience was too dearly bought. If we could only learn from the experience of others, how much better it would be for us; but it seems to be the law of human development that each person must gain his knowledge by his own personal experience.

Not long after the accident I closed up my medical practice and returned to New York for my second and last term of medical lectures. During the summer the medical college building had burned down and rooms had been fitted up in the New York Hospital, where our lectures were held. This was situated just west of Broadway, between Worth and Duane streets. Our work was

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very much a repetition of that of the previous year. I spent more time in the dissecting-room and prepared with great labor a hand, a foot, and a heart, on which I dissected each separate muscle, artery, vein, nerve, and ligament. The work attracted considerable attention in the college because of the care and skill I bestowed upon it.

During my medical studies I made very few friendships among my fellow medical students. I was on speaking terms with many of them, but the only ones whose acquaintance I kept up after graduation were my roommate, Dr. Edgerly, and Dr. Houghton, afterwards a fellow deacon with me in the Broadway Tabernacle Church. I am not as easy to form acquaintances as some people, but it seems to be the usual experience that students engaged in professional studies do not make friendships as readily as undergraduate students. There is not the same class spirit and the same class functions of various kinds to bring the students into close personal touch.

One incident that occurred this winter is perhaps worthy of mention. The Young Men's Christian Association then occupied small rooms on the second floor of a building on Fifth Avenue near Twenty-second Street. Mr. Robert McBurney, the secretary, invited the medical students of the city to meet at these rooms and form an organization for prayer and Bible study. A small group from the different medical colleges met in the winter of 1866-67, and I acted as secretary of the first meeting. The minutes, written out and signed by me, are preserved among the records of the New York Association. This was probably the first organization for



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any form of association work among professional students in this country.

During my second winter we roomed in the basement of a house on University Place, not far from Ninth Street. Our room was in the front of the building and extended some three or four feet below the level of the street. In spite of the unsanitary conditions, I enjoyed very good health and came through the winter's work in good condition. By the middle of March, 1867, I had completed my medical studies, passed my examinations, and received my diploma. I enjoyed the study of medicine very much, and have always remembered with keen satisfaction the two winters that I spent at this time in New York City. The course of study was much less extensive and thorough than at present; but, according to the standards of the time, I was well equipped for the practice of medicine and surgery. Only a small proportion of the medical students at that time were college graduates, so that in this respect I enjoyed an advantage over most of my classmates.

My medical education came at the beginning of the development of modern medical science. Antiseptic surgery was still unknown, so that even simple operations, especially when performed in a hospital, were often followed by erysipelas and death. In the practice of medicine, however, great progress had already been made. The old treatment of general bleeding and salivation with calomel had passed away, many new remedies had been discovered, and new and rational modes of treatment introduced. The immense advance in the science of medicine since that time has largely obscured the work that had then been accomplished, but at the time it

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was considered very wonderful. Perhaps the greatest real gain, as seen from the present standpoint of medical science, is that the spirit of investigation had been awakened, and this investigation has necessarily led to the marvelous achievements that have since followed.



## CHAPTER V

### SEVEN YEARS A PHYSICIAN

WHEN I selected medicine as my profession, I did so in the full expectation that as soon as I graduated I should settle down in some city or village as a regular practitioner, but during the second year of my medical studies this plan was somewhat modified. When I came to study medicine I was strongly impressed with the fact that the greater part of the sickness the physician is called upon to treat is preventable, and that the chief need of the world is not more physicians, but more knowledge of the laws of health. The proper use of food and drink, clothing, exercise, and fresh air would lessen by one-half the practice of the average physician in any community. I was also impressed with the fact that a great flood of new light was being revealed in the rational treatment of diseases, and that this rendered obsolete much of the former practice of the older physicians, especially those located in the small villages, where they did not keep abreast of the new discoveries. These considerations turned my thought to the importance of educating the community rather than to the regular practice of medicine.

An experience which my brother had about this time turned his mind in the same direction. He was asked,

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during the winter of 1866, to give a lecture on some hygienic topic before the New York Central Academy, at that time a flourishing school located at McGrawville, N. Y., with many pupils from abroad. He gave the lecture after careful preparation, and it was received with so much favor that he began to contemplate a larger work in the same direction.

Thus it was that we were led to try the experiment of giving a course of six or eight lectures on physiology and hygiene in country villages of moderate size. Our plans were at first rather indefinite, and it remained for us to work them out as we had further experience. During the last winter of my medical studies my brother and I had each been at work, as we had leisure, on the general plan and materials for such lectures. I purchased a skeleton in New York; we prepared a number of large colored maps and charts, and these, with the hand, foot, and heart I had prepared in the dissecting-room, constituted our first apparatus.

After I graduated we spent a few weeks in further preparation, and in April we set out to put our experiment into operation. The first town selected was Apalachin, N. Y., a hamlet of a few hundred inhabitants in Tioga County. We were very kindly received, and gave a course of six lectures to large and enthusiastic audiences. The regular custom was for my brother to give the first of the lectures, while I gave one or two near the close. We lectured in five towns in that county, and as a result of this experimental trip we decided to continue the work on a larger scale the next fall; but we found our apparatus was not adequate, and that we must have more time for proper preparation.

## SEVEN YEARS A PHYSICIAN

We accordingly returned to McGrawville and devoted the summer to writing out and memorizing a series of lectures and to adding to our stock of maps and charts. We also purchased a life-sized manikin which was a great attraction and was very valuable in illustrating the different parts of our lectures.

The next fall we went to northern Pennsylvania and spent most of the winter in towns lying a few miles south of the Erie Railroad. With our enlarged apparatus, better advertising, and improved lectures, our success was much greater than on our trial trip.

We had no regular division of labor in our arrangement, but we worked together as best we could to accomplish results. In preparing the lectures, my brother, with his greater experience, furnished much of the material, and together we worked up the general plan, but it largely fell to me to put the lectures into literary form. At first, in delivering the lectures, we followed quite closely our written copy, but after a while we would enlarge or vary the treatment of the subject as the occasion might suggest. My brother had a marked gift as a public speaker, and when we secured a good audience the first night, we seldom failed to hold it to the end of the course. There was a good deal of personal magnetism about him; he was always very decided and positive in his assertions, and he had a keen sense of humor which kept the audience both interested and pleased. My own success as a public speaker was less marked, and I was somewhat uneven. I usually spoke with freedom and earnestness and secured the confidence and conviction of my audience, but I did not enthuse them to the same extent as my brother. For this reason it gradually came

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about that my brother did most of the lecturing, and I attended to the advertising and business management. I continued, however, to give at least two of the lectures, and sometimes, when my brother was absent, I gave the entire course. We were both "Dr. Warner," and so we could easily interchange with each other.

Our usual practice in going to a town was to begin with a free lecture to which all were invited. This was followed by a course of five lectures at which the admission was twenty-five cents a lecture, or one dollar for the course. After this we gave two private lectures, one to men and one to women, at which the admission was usually fifty cents each. If the first night was pleasant, and there was no other important attraction, so that we were able to secure a crowded house for the free lecture, we were almost certain of success. The private lectures were always largely attended, and by the finest people of the town. If the first night was rainy, or if for any other reason we failed to secure a good attendance, then the whole course would drag and it was almost impossible to bring up the interest. For this reason we made our best efforts and did our best advertising to get a large audience the first night.

The proceeds of the lectures were usually sufficient to pay all our expenses and leave something over, but they were not enough to make the business remunerative. We therefore advertised office hours during the day and received patients for treatment. The classes of cases that came to us were mostly those suffering from chronic diseases, such as dyspepsia, rheumatism, catarrh, and nervous complaints. We also had quite a number of minor operations, such as cross-eyes, cataract, small tumors,

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club-feet, and also many cases of partial deafness. Most of these cases we were able to benefit, and many entirely to cure. Our charges were moderate, ranging from two to twenty dollars from each patient. We were especially successful in the treatment of catarrh. My brother and I had invented a syringe for treating catarrh by injecting medicines from the back part of the throat through the nasal cavities, the liquid being discharged from the nose. It was known as Dr. Warner's catarrhal douche, and is still sold in the leading drug-stores of the country. It was the best and safest method of applying remedies to the nasal cavities that had ever been discovered, and we could easily have patented it and secured a large profit from its sale, but we preferred to follow the etiquette of the profession and give it to the public. We used several thousand of these douches during our seven years of medical practice. It is not very generally used by throat specialists now because it is designed for home treatment, and most physicians prefer a form of treatment which brings the patient to their office each day.

We nearly always had the support of the physicians in the towns where we lectured, though occasionally one was unfriendly. Those who became acquainted with us knew that we were seriously striving to benefit the public, and they all gave us their hearty support, but those who did not meet us sometimes looked upon us with suspicion. Our success and responsibility made it easier for charlatans to follow in our path and obtain a hearing; still it is only fair that we should be judged by our own work and not by that of others who sought to profit by our reputation. Lectures of this character are now prac-

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tically unknown, as the publication of popular hygienic books and the general diffusion of medical and hygienic knowledge render them unnecessary. Forty-five years ago the conditions were very different. Outside of the medical schools and a very few colleges, there was no instruction given on the subject of physiology and hygiene. Almost the only books obtainable by the general public were written by charlatans and quacks and were false in their teaching and mischievous in their moral influence. Even the name "eugenics" was then scarcely known, and the physiology and hygiene of sex were but little understood by the most intelligent of fathers and mothers. There was, therefore, urgent need of pioneer work which should treat these subjects with candor and intelligence and awaken in the general public a deeper interest in the physical welfare of the people.

A few weeks after commencing our lectures in northern Pennsylvania, in October, 1867, I went to Friendship, N. Y., to visit Miss Keren Osborne. She was living with the widow of her adopted brother, Mrs. Clarine Osborne, and attending a prominent musical conservatory then located at Friendship. At this visit I asked Miss Osborne to become my wife, and a few weeks later she accepted me.

Keren Sarah Thirza Osborne was born October 15, 1849, at East Scott, a few miles west of Homer, N. Y. The first name was taken from the youngest daughter of Job, while the other two were inherited from an older sister who died before Keren was born. She was the daughter of Judge Noah Humphrey Osborne, born at Goshen, Conn., August 26, 1802, and Eliza Thompson Osborne, born at Farmington, Conn., July 31, 1805. Judge Os-



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borne was engaged in mercantile business during the early part of his life, first at Farmington and later at Camillus, N. Y., to which place he removed about 1840. While residing in Camillus he failed in business, partly as a result of the financial crisis which occurred at that time and partly because the bankruptcy law prevented his collecting his outstanding accounts. Soon after his failure he removed to a farm in East Scott, where the family resided at the time Keren was born. Judge Osborne was a man of large physique, six feet one inch tall, and weighed in his prime two hundred and fifty pounds. He was a man of strong character, prominent in the community in politics, temperance, and in all movements for the betterment of society. He served one term as associate judge in Cortland County, and was for many years justice of the peace. Mrs. Osborne was a small, dainty woman, usually weighing less than one hundred pounds. She was of a gentle, retiring disposition, rarely putting herself forward or asserting her opinion on any subject, but self-sacrificing in her devotion to her family, or to those of her neighbors who needed her help.

When Keren was six months old the family moved from the farm-house where she was born to the hamlet of Scott, and four years later they removed to the village of McGrawville. When she was eleven years old the family moved to a farm two miles northwest of McGrawville, where they lived for three years; but aside from this, McGrawville was her home until the time of her marriage. Here she received her education, first at home under the instruction of her brother; then at a private school kept by Miss Nancy Lamont, the aunt of

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Colonel Daniel S. Lamont; then at the village school, and later at the New York Central Academy.

After my engagement to Miss Osborne she continued her musical studies until the following February, when she returned to her home in McGrawville and commenced preparations for the wedding, which was to occur on the 12th of April.

Some incidents connected with the engagement and wedding were so different from present usages, and yet so characteristic of the country village at that time, that they are worth preserving. The day selected for the wedding was Sunday, April 12, and this proved to be Easter Sunday. Neither of us was aware of that fact at the time the date was selected, though we discovered it before the time of the wedding. It was merely by good luck that we did not select Good Friday.

Great pains were taken to keep secret the fact of the engagement as well as the date of the intended marriage. I told my brother and his wife and my mother, and Miss Osborne told her parents, but they were enjoined to secrecy, and beyond these almost no one was informed even to the very day of the wedding. A letter written to Miss Osborne on March 30, less than two weeks before the wedding, brings out this desire for concealment:

"You speak of the care you are taking to conceal the time of our marriage. I do not think it will get out from those I have told. If you tell Julia, be sure that she does not tell her mother, for Mrs. B. is one of those rare women who cannot keep a secret without several to share it with her. Of course you will not trust it to J. [a near relative] unless you want it published. You can manage to have him in McGrawville at the church on Sunday without telling him."



## SEVEN YEARS A PHYSICIAN

By the morning of the wedding there was a general suspicion in the air that a wedding was about to take place and that Miss Osborne was to be the bride, but even then the information as to the bridegroom was vague and uncertain. No wedding presents had been received, nor were any expected. At the church service on Sunday morning Miss Osborne played the organ as usual. At the evening service the Presbyterian church was crowded to its full capacity, and the young minister, Rev. W. H. Bates of Auburn Theological Seminary, conducted the usual opening service and preached the sermon. At the close of the sermon Miss Osborne and I marched up the aisle arm in arm, followed by our four bridesmaids and groomsmen, Miss Celia Osborne, Miss Julia Ayers, Mr. Ezra Fancher, and Dr. Salisbury. The minister came down from the pulpit, a simple marriage ceremony was recited, and without a wedding ring (this was purchased several years later) or other formality we were pronounced man and wife.

The manner of the wedding was not a freak notion of our own, but was in accordance with the customs and sentiments of the community in which we lived. I sought the advice of Hon. Perin H. McGraw, the leading citizen of the place, and a former representative of the people in the State Senate. He wrote to Auburn to secure the presence of the minister, and assisted in planning the other details. The whole arrangement was in marked contrast to the more pretentious methods which prevail even in McGrawville at the present time, but if one may judge by the more than forty years of happy married life we have enjoyed together, the old-fashioned country method served its purpose just as well.

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On our wedding trip we visited New York, going by way of Syracuse to Albany, where we took the night boat, *Daniel Drew*, down the Hudson River. Several of my Oberlin classmates were then in the Union Theological Seminary, and they helped to give us a pleasant time in the city. We stopped at a boarding-house near the Seminary, just back of Broadway. It had once been an elegant family mansion, but the nearness of business houses had driven away the original owners and it was now a boarding-house. Among the entertainments we attended on this visit was a performance of "Romeo and Juliet" by Edwin Booth and Miss McVicker, whom Booth married a little later and afterwards was separated from; also a reading from his own works by Charles Dickens—the last which he gave in this country. We also attended a concert of the Philharmonic Society under the leadership of Bergman and with Theodore Thomas as a solo performer on the violin. I think it was also on this visit to the city that we saw Charlotte Cushman in her great part of *Meg Merrilies*.

After about ten days in New York, we joined my brother and his wife at Bath, N. Y. A few weeks later we returned to McGrawville and made our home for the summer in the new house which Father Osborne had just completed on the corner of South and Academy streets.

The next season we started our lectures in Baldwinsville, N. Y., and during the fall and winter visited Watertown, Ogdensburg, Potsdam, Delhi, and other towns in central and northern New York. After our marriage my wife usually traveled with me and assisted in various ways in running the business. Her special part was selling tickets, while I took them up at the

door. My brother's wife was also with us a part of the time, and often had with her one or both of her young children. In this way we made quite a family party, usually all stopping at the same hotel. The hotels of the villages and small cities were even poorer then than the same class of hotels are now, but we had not been used to very dainty living and so did not suffer any great inconvenience.

Directly after New Year's my wife went to Friendship for another term of study in the Conservatory of Music. The mails were kept quite warm with daily letters during the eight weeks of her absence, but we were both very busy and did not, on the whole, feel the separation as much as we should have done a few years later.

The summer of 1869 again found us at Father Osborne's home in McGrawville. While there we drove about the country somewhat, visiting Ithaca, Watkins Glen, Union Valley, and other points. Most of the time, however, I spent at home going over the charts and maps, revising our lectures, and collecting material for a book on the "Functions and Diseases of Women," which I was preparing to write. My usual course was to spend the morning hours in study and in the afternoon to drive or play croquet. Gilmore and Ettie Kinney lived just across the street from us, and they used to come over to our place and play with us nearly every afternoon. Ettie (now Mrs. D. S. Lamont) and I always played against Gilmore and my wife. We were quite evenly balanced, but I think Ettie and I got worsted rather more than half the time.

In the fall of 1869 we went to western New York, lecturing in Elmira, Corning, Hornellsville, Wellsville,

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Olean, Jamestown, and other places. Our experience was not unlike that of the previous year, except that we became more skilful in advertising and so attracted larger audiences. Some of our most profitable experiences were when bad weather or other causes gave us very small audiences. We then had plenty of leisure for thinking and planning, and it was under such circumstances that we worked out the improvements in management which gave us better success in the future. At the time it seemed like hard luck, but as I look back on it I feel that these bad towns were the most profitable of all, as they taught us how to meet obstacles and wrest victory from defeat. It was here that I learned lessons in the art of advertising which were of great value to me in later life.

In 1870 I had planned to go abroad, but the breaking out of the Franco-Prussian War prevented it. In place of this my wife and I spent several weeks in Oberlin, Ohio. My wife was a stranger to Oberlin, and I was desirous that she should meet those of my old friends who still remained there and become acquainted with the place where I had spent five of the happiest and most profitable years of my life. We found board at a quiet boarding-house, employed a French teacher, and settled down to routine Oberlin life. The Commencement came a few days after our arrival, but we enjoyed no less the comparative quiet of the summer vacation which followed.

The next season we visited eastern New York and Vermont, lecturing in Plattsburg, Burlington, Rutland, and other towns in that section.

In the spring of 1871 I again returned to McGraw-

ville, and took up in earnest the preparation of the book for which I had been for two years collecting materials. During the summer I wrote the greater part of the manuscript, and this was legibly copied by my wife. This was before the use of the type-writer, and all copy had to be written out for the compositor.

The next fall we went west to Michigan and lectured in many of the principal cities, including Detroit, Battle Creek, Ypsilanti, Kalamazoo, Coldwater, and others. While lecturing at Coldwater, the great Chicago fire occurred, and the whole land was almost paralyzed by a calamity which seemed at the time irreparable. It so affected the local community where we were lecturing that we could scarcely go on with our lectures. A few days, however, brought a more hopeful feeling, and we soon felt that the world, with its various interests, would go forward the same as of old.

Early in February I went to McGrawville, where my wife had been for several weeks to prepare for the golden wedding of her parents, which was to occur February 12, 1872. The occasion was one of great interest not only to the immediate friends, but to the entire local community. The only son, Mr. Eben Thompson Osborne, came with his wife from Golden, Colo.; Dr. and Mrs. Starkey, cousins, from near Rochester, N. Y.; and other relatives from New England and from north of Syracuse, besides a very large number of friends and neighbors from McGrawville and vicinity. A large number of presents were received, speeches were made, and altogether it was a very notable occasion. Judge Osborne was at this time sixty-nine years old, and his wife sixty-six.

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Ten days later, on February 22, our first child, Agnes Eliza Warner, was born. The name Agnes was selected from the leading character of Dickens's "David Copperfield," as it was a name and character that we both greatly admired. It has seemed to us in these later years that our Agnes possessed many of the traits of the original from which her name was taken.

The next summer I spent in McGrawville in completing my book, which I was anxious to bring out as early as possible. I decided to make it a subscription book and to publish it myself. The first edition was printed by the publishers of the Syracuse "Standard." The manuscript was in their hands during the summer, and the book was on the market in December. The work was sold in connection with the lectures given by my brother and myself, but our chief reliance was on canvassing agents. Some of these agents were found in connection with our lectures; some were secured through advertising in "Harper's Weekly" and similar papers; and some were secured by an agent traveling from place to place. Many new agents also applied for agencies through the influence and success of those already in the field.

The book received very flattering testimonials from many prominent individuals and publications. Among these I remember letters from President James H. Fairchild, Rev. Dr. Lyman Abbott, Charles Dudley Warner, Dr. J. G. Holland, the "Christian Union" (now the "Outlook"), the New York "Independent," and others. The principal points of praise were the clearness of the style and the chaste yet clear way in which the book treated of delicate matters which were of vital importance to every woman and to every family.





*Keren Osborne Warner*

*Lucien Cadein Warner*







## SEVEN YEARS A PHYSICIAN

My brother and I had decided to bring out a companion book to this for men even before this was published, but the success which this met caused us to hasten our preparations. Considerable work was done on it during the summer of 1872, though the book was not completed and published until a year later. For this book my brother prepared the greater part of the material, but I worked with him in revising it and getting it ready for the press. The book was published under the name of "Man in Health and Disease." It was received with about as much favor as the other, but the demand for a book for men proved to be rather smaller than for the book for women.<sup>1</sup>

At the close of the lecture season in the spring of 1872, my brother and I dissolved partnership, divided our apparatus, and arranged that in the future each should work by himself. The reasons for this change were that Mr. Harry F. Greenman had joined us and had proved a good advance agent and manager, so that it was not necessary that we should travel together. I had plans also in connection with the book about to be published which I hoped would bring me a practice and enable me at no distant day to settle in one place instead of continuing on the road.

In the fall of 1872 I again started out upon a lecturing tour, taking with me as my business manager my

<sup>1</sup> The total sales of "Functions and Diseases of Women" were 7000 copies, and of "Man in Health and Disease" 2500 copies. Some years later I sold the plates to E. B. Treat & Co., New York publishers, and they continued the publication. I was then too much out of touch with medical matters to revise the books, and Dr. A. D. Rockwell very kindly consented to go over them and make such changes as the advances in medical science made necessary.

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uncle, Abel P. Warner, who had recently come on from the West. I first went to Silver Creek and East Aurora, N. Y., and later to Cuyahoga Falls, Wooster, Mount Vernon, and other towns in northern and central Ohio. While at Wooster in January, 1873, my wife joined me, bringing little Agnes with her. A fine baby carriage was purchased in Cleveland, and so we were equipped to transport our entire family.

During the winter I visited some six or eight towns, but my success was only moderate, and with the responsibility of a family on my hands I found I was not enjoying the life on the road. The increasing sales of the book also required an amount of personal attention which I could not give to it when traveling from place to place, and I began to plan for a change in my business which should enable me to live in one place. I thought that the sale of my book would quickly bring me a paying practice wherever I might locate, and that by going to some good city I could in a very few years have a well-established business. With this in view, I had visited Rochester with my wife and made a careful study of it with the purpose of locating there. I also carefully considered Cleveland and Syracuse, cities with which I was already quite familiar. For various reasons these places did not suit me and I was drawn more and more to New York as my future home. Accordingly, in June, 1873, I visited New York to look over the ground. As a result of this visit I decided to remove to New York the next fall, as soon as we should have completed the manuscript of the new book, "Man in Health and Disease." While in New York at this time I arranged with Lange, Little & Co. to print the new book, and also transferred

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to them the plates of the book for women. The first edition was already about exhausted, and I desired to bring out a second edition. I was kept very busy during my summer in McGrawville in completing and revising the proofs of the book for men and in pushing the sales of the book for women.

Early in September I went alone to New York to select a home and to make the endeavor to establish myself in that great city. It was a few days after "Black Friday," the great panic of 1873, but I was too little in touch with general financial matters to know that this should make any difference with my plans. After a little inquiry I selected as my first home a second-floor apartment at No. 749 Sixth Avenue, just above Forty-second Street. The rent was, I think, forty-five dollars a month. After a month my wife and baby joined me, and there we began our New York life.

As I look back upon that time I wonder at my temerity, for I was very poorly equipped for the task I had undertaken. I had saved up three or four thousand dollars, but this was all invested in the publishing of my books and otherwise, and I must depend upon what I earned for my living from month to month. The ordinary estimate is that it takes a new physician five years to secure a paying practice in New York City, but this usually means a young physician with social acquaintances in the city, accustomed to city society and city life, and prepared at once to assert a place for himself among his surroundings. I had practically none of these advantages. I did not know socially three persons in the city. I had never mingled in city society in New York or elsewhere, and I was naturally diffident, so that I did not

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make acquaintances easily and was very slow to make my way into society. My wife later developed much more social ability than I possessed, but at this time, with her inexperience and the care of her baby, she could render me but little help.

It is no wonder, therefore, that I sat in my office and waited in vain for patients. I soon realized that a second-floor flat was not where people looked for a physician, and the next May we removed to No. 119 West Forty-first Street, a low basement, four-story house, twelve and a half feet wide, including the thickness of the walls. Our rental here was twelve hundred dollars a year, but we expected to get back the greater part of it by letting furnished rooms, an expectation that was very imperfectly realized. We had one or two good tenants who behaved themselves and paid their rent regularly, but many of our roomers were "rounders" who never expected to pay any rent after the first payment necessary to secure possession, and some of them were of the kind that were willing to remain and pay rent, but we were not willing to have them. Since that two years' experience, those who try to make a living by renting furnished rooms have had my sincere sympathy.

During my first year in New York I do not think I had six patients. I remember one lady to whom I paid many visits, and who seemed much pleased with my professional services, but she moved away without paying my bill. I do not find among my papers any record of my charges, but I doubt if altogether they amounted to two hundred dollars.

Fortunately I had the profits of my books to fall back upon. These sold quite freely, and I had a large num-

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ber of agents working on them, scattered over the different parts of the country. The profits on the sales for the first year were about fifteen hundred dollars, and on this we lived with comfort. My wife did her own work, but that had been the custom of wives in the country where we were brought up and it did not trouble or shame us.

I did not get discouraged over the medical practice. In fact, I rarely get discouraged over anything. I meant to persevere until I secured that professional and social recognition which would bring success, and I have little doubt that I should have "won out" within the five years, but at the end of the first year events occurred which changed the whole course of my future life. The day of waiting for patients who did not come was over, and although I did not immediately decide to abandon the practice of medicine, I was soon so absorbed in the new work that I hardly had time to remember that my doctor's sign was still on the front door.



## CHAPTER VI

### BUILDING UP A BUSINESS

AMONG other topics treated of in the lectures given by my brother and myself, we gave special emphasis to healthful clothing. For several years we had carried with us a waist pattern to be used as a substitute for corsets, and this had been copied and used by several thousand women in the towns that we visited.

During the summer of 1874, my brother, while at his home in McGrawville, invented an improved form of this waist, with straps over the shoulders and a projection of cloth held out by a reed at the bottom. The object in view was to support the clothing from the shoulders in place of the hips, and this was in part accomplished. He had a few dozen of these corset-waists constructed, and these he sent to me some time in July, 1874. I was in New York, where I was in touch with the market, both for buying materials and for selling goods, and he asked me to join him in manufacturing these goods and in selling them through canvassing agents. He also proposed to sell them in connection with his lectures, which he still continued.

After some consideration I consented to try the experiment. I had at the time no intention of giving up the practice of medicine, but I thought I could fill up



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my leisure time by selling these corset-waists in connection with the sale of my books. Selling through canvassing agents had not then been exploited to the extent it has been since, and this method seemed to give promise of success.

About this time I was to visit Oberlin to attend a meeting of the trustees, of whom I had recently been made an "advisory member," and I took with me the corsets to see how they would sell. I first stopped at Painesville, Ohio, and by good fortune I there found a purchaser for three dozen corsets. I have ever since had a kindly feeling for Painesville, for if I had met with a refusal and discouragement, I might have abandoned the business in disgust. As it was, I was very enthusiastic over the prospect, and so entered into an informal partnership with my brother for the manufacture and sale of these corset-waists.

Our first goods were made in a tailor shop in McGrawville, consisting of a single room not more than twenty-five feet square. I already had about sixty agents at work on my books. These were written to, and many of them took a sample lot of the corsets. These proved more salable than books, and in a few weeks I had a flourishing business on my hands.

In the fall my brother resumed his lecturing, and for the winter months the entire management of the business devolved upon me. I purchased the supplies in the markets of New York, and made one or two trips a month to McGrawville to look after the manufacturing end of the business. There was no one in McGrawville that had ever made a corset or seen one made, and, strangely enough, it never occurred to us to employ an expert in

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corset-making; but we went ahead, working out the process for ourselves, very much as though no similar work had ever been done before.

Soon difficulties of several kinds began to develop. The original corset had been in part copied from Madam Foy's corset, and ours was claimed to be an infringement and a suit was threatened. This, however, proved to be a piece of good fortune, for my brother and I changed the construction of the corset, greatly to its advantage, by dropping the projecting rim at the bottom and substituting some brass hooks to which the skirts could be attached by means of rings sewed to the bands of the skirts. We first adopted the name of "Dr. Warner's Sanitary Corset," but some one appeared to claim the name "Sanitary," and we changed to the much better name of "Health Corset."

I also found that the patterns did not fit as well as was desired, and there was no one connected with us who knew anything about pattern-making. I accordingly took the matter up, and after a few weeks' application had worked out a scientific method of shaping patterns and enlarging them for the different sizes. I continued to be my own pattern expert for two or three years, until we had trained up others who could do this work.

Our corset, as made at that time, was very short in front, stopping at the belt-line; and it had a soft, flexible clasp made of brass, a fullness over the bust resembling a bosom pad, and straps over the shoulders. We soon lengthened the front, making it more like the regular type of corset, but for over two years we also kept the original style of short front. The lengthening of the front made it more difficult to get graceful lines and an

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easy fit. At that time the front section of a corset was usually cut in a single piece, with gores inserted at the top and bottom to give the necessary fullness. With a bosom-pad corset such as ours, this was an awkward and unsatisfactory construction. To correct this I made an improvement consisting of a long central section or dart of varying width running from the top to the bottom of the corset through the center of the bust. This was patented, and at the time was considered a great improvement in corset construction. The invention was afterwards claimed by one of our workmen who carried out my instructions in making the corset, and the matter was in litigation in the Patent Office for nearly two years when the opposition was withdrawn and my patent confirmed. This "Health Corset," of substantially the pattern as I then made it, was our leading corset for over twenty years, the sales reaching many millions of pairs. A few years later it was greatly improved by substituting a flexible bust stiffened with Tampico grass cloth, but the general shape remained with no essential change.

Our sales during the first few months were almost entirely through canvassing agents, and it was not until the second year that we commenced selling directly to merchants. After this the sales to merchants increased so rapidly that the agency business was neglected. It held on, however, for more than ten years before it was entirely given up.

From almost the first the business was profitable. The only capital put into it was \$2550, which was advanced before January 1, 1875. All that was used for development afterwards was taken out of the profits of the business.

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The New York business for the first year was conducted in our house on Forty-first Street. The corsets were sent to us just as they were stitched, and we had them ironed and eyeletted and the lace sewed on around the top. My wife looked after this department of the work, and did no small part of it herself. I remember on one occasion she was using an eyelet machine, and through a false move a hole was punched clear through the soft end of one of her fingers. Fortunately, the machine on this occasion failed to deliver the eyelet, or she would have had an eyelet firmly riveted into her finger.

The tailor shop first used in McGrawville soon proved too small for the growing business, and it was more than doubled in size and a small engine added to furnish power for the sewing-machines. Most of the plain stitching was done outside of the factory, at the homes of the employees. After the enlargement the goods were finished at the factory and sent to New York ready for market.

By the spring of 1875 I had worked so hard that I was on the verge of a nervous breakdown. Fortunately, my old college friend Mr. John J. Wilson was just then free, and I secured him to help me. He had had twelve years of business experience, and was much better informed in business methods and details than I was. This was the commencement of Mr. Wilson's long and faithful service with Warner Brothers. He was a broad-minded business man, careful and accurate in all his work, and his familiarity with shipping and bookkeeping, as well as with the selling of goods, made him of special service in building up a new business. In dealing

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with customers he was fair but always firm; in managing the details of the office he was thoughtful and considerate of those under him, but watchful for the interests of the company and careful that no money should be wasted; in the consideration of the larger matters of general policy he was a wise and valued counselor. In addition to all this, he and his noble wife were loyal and devoted friends to me and to all my family. In 1890 he resigned on account of impaired health, and removed to Lake George, where he built a hotel which is now a part of the plant of the Silver Bay Association.

Soon after Mr. Wilson came to me I left him in charge of the business in New York, and went with my wife and babies to McGrawville for much-needed rest. I wonder that I found it in the same town where the factory was located, but my natural vigor soon asserted itself, and after a few weeks I returned to New York in my usual health. This early breakdown was of permanent service to me, for it taught me to limit my hours of work each day and so keep within the measure of my strength.

In the fall of 1875 we hired a loft at No. 763 Broadway, nearly opposite A. T. Stewart's retail store, and after this my business was kept out of my house, though it did not immediately separate it from the family life. From the first my wife had conducted the correspondence with the canvassing agents, and after the removal she continued that work, doing some of it at the Broadway office and some of it at the house. In 1876 Mr. Noah H. Gillette, a nephew of my wife, was engaged to assist her in this work, and after about a year she withdrew from it entirely. My wife enjoyed the work very much,

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and was at first sorry to give it up, but afterwards we both found it better to have our family life distinct from the details of daily business. Mr. Gillette was with us for about fourteen years, first attending to the correspondence with agents, and later in charge of the correspondence and credits with all our customers. In 1890 he went to McGrawville to assist in the McGrawville Corset Factory, and a year later removed to Cortland, N. Y., where he has built up a large business in the manufacture of ladies' skirts.

By the spring of 1876 the business had become so well established and was growing so rapidly that we felt the time had come to take decisive action and remove the factory to a location more convenient for manufacturing and shipping, and where help was more abundant. After considerable examination of towns near New York, my brother and I finally decided on Bridgeport, Conn., and purchased a portion of the site of our present factory. Plans were quickly drawn, and during the summer I superintended the erection of our first brick building, forty by one hundred feet, and four stories high. In the fall of 1876 my brother moved his family, the plant, and some of the help from McGrawville to Bridgeport.

After getting settled in Bridgeport, my brother again started out to spend his winter in lecturing. Up to this time it had not been his purpose to devote his own time to the business, except during the summer, when he was not lecturing; but the business had grown to such proportions that I could not give the factory the close supervision that it needed in addition to the care of the other departments. My brother therefore, after a few weeks, gave up his lecturing and thereafter gave his whole time



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to the corset business. There was no especial division of work between us, except that which naturally resulted from his residing in Bridgeport, where the factory was located, and my residing in New York, where the sales were made and most of the supplies purchased. My brother had the general oversight of the manufacture of the goods. He hired the help, organized the departments of work, looked after the styles and fit of the corsets, and did all that was needed to develop the manufacturing so as to keep pace with the rapidly increasing sales. His inventive turn of mind enabled him to contribute many new ideas to our line of goods and to introduce improvements in the method of manufacture which gave us advantages over our competitors.

My chief work was to market the goods. I hired and organized a corps of salesmen to cover the entire country, established and directed branches at Chicago and San Francisco, and attended to the advertising of the goods. I also did most of the purchasing of supplies for the factory and looked after the financial affairs of the business. The main books of the company were kept in New York, and such money as was needed was procured there. All the important bills of the company were paid from New York, and the semi-monthly pay-roll for the factory was for several years drawn in New York and sent by messenger to Bridgeport. For many years I carried a yearly commutation ticket to Bridgeport and went up there on an average of at least twice each week. In this way we each kept in touch with every department of the business, and were able to confer together and so have our united judgment on all important matters. The usual custom was for me to accept my brother's

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judgment in matters connected with the manufacture of the goods, while he gave me a free hand in everything connected with the development and extension of the sales.

About this time several young men joined us who have since been among our most faithful and valuable employees. Mr. Alfred Goldsmith came to us in 1876, first working as shipping clerk and afterwards as bookkeeper. He was a young Canadian of fine appearance, and very fond of sports, especially of the Canadian game of lacrosse, at which he was an expert. As an accountant he was rapid and accurate, so that he soon developed into an excellent bookkeeper. We were very fond of him socially as well as in business, and for more than a year he lived in our family. He was a very loyal friend as well as a faithful employee, and when we opened our Chicago house in 1879, we placed him there as our bookkeeper, in which position, with the added duties of credits, he has since remained.

A little later, in 1880, Mr. R. H. Maedonald came to our New York office as bookkeeper, and after Mr. Gillette left us in 1890 he also took charge of the credits. Mr. Maedonald was a well-trained accountant, thoroughly devoted to his work and intensely loyal to us. His faithful service for over thirty years has contributed its full measure to our financial strength and credit. He has now been with us longer than any other employee in the New York office.

Mr. Charles F. Abbott first came to us as a traveling salesman in 1881. A little later he assisted Mr. Wilson in the charge of the office and correspondence, and after Mr. Wilson left us he became the general manager of the



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New York office, which position he retained until his death in 1910. Mr. Abbott was a man of especially attractive personal qualities. Tall and erect of figure, of distinguished appearance, graceful in his movements and winning in his address, he was popular with everybody. These qualities made him a salesman of unusual ability and also gave him great success in meeting the customers from all over the country who came to our salesrooms. He was equally successful in dealing with the clerks and salesmen in our employ. They all loved and trusted him and brought to him their personal troubles as well as those of a business nature.

After we were established at Bridgeport, we began to feel the need of adding other styles to our line. In 1877 my brother invented and patented a corset called the "Flexible Hip," in which the bones upon the sides ran transversely around the corset. This was a very comfortable corset to wear, but an awkward one in appearance and very difficult to roll and put into a box. It, however, met with a very large sale, and we were soon making one hundred dozen a day. The sale of this corset continued large for at least ten years, when it was gradually replaced by other and more attractive styles.

Our next great success was the "Coraline Corset." This was the outgrowth of an invention brought to us in 1878 by J. C. Tallman. He had invented and patented a bosom pad constructed of two thicknesses of Tampico fiber cloth, shaped and to some extent tempered by being pressed between heated dies. I at once recognized the value the invention would have in improving our already very popular "Health Corset," and so arranged to use it on a royalty. Its great success in bosom pads and in

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the bust of the "Health Corset" suggested its use as a substitute for horn, then used for boning corsets. After two years of study and experiment my brother and Mr. Tallman worked out a method by which the fibers of Tampico grass were wound with thread into continuous strands which could be corded into the corset between the two thicknesses of cloth. Nearly two years more were needed to develop the machinery to put the invention into practical use, so that it was not until 1882 that the corsets were finally put upon the market. The material we called "coraline," and the first corset we manufactured with this material we called the "Coraline Corset." It was a great success from the first, and soon we had one entire building devoted to the hackling of this Tampico fiber, a large floor in the main factory devoted to machinery for winding the coraline, and the larger part of another floor fitted up with huge presses heated with steam, in which we inserted the sections of the corsets and pressed and tempered the coraline. The "Coraline Corset" proved so popular that we introduced the same boning material into our "Health Corset" and into several others of our leading styles. For a period of about ten years more than three-quarters of our entire product was boned or stiffened with this coraline fiber. After this flat steel wire came into general use and gradually replaced all other materials for stiffening corsets, including the coraline, though we continued to use coraline in considerable quantities until about 1900.

The only dealings I ever had with a professional crook occurred in connection with securing this invention. Mr. Tallman had assigned one-half interest in his patent to a Mr. W——, from whom he had received assistance

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in bringing out his invention. Mr. W—— was an expert penman who had the reputation of sometimes using his skill in writing other people's names to checks and notes. Later he was arrested in Europe for securing money on forged letters of credit. For a time we used to send him checks for his share of the royalty, but took great pains to draw them with such care that there would be no temptation to raise them to a larger amount. He had an old mother whom he was supporting, and after a time he arranged for the payments to go directly to her.

Mr. Tallman remained with us for several years as pattern-maker and corset expert, and received a royalty of several thousand dollars a year on the inventions which we were using. In 1887, at his request, we purchased his entire interest in the inventions for the sum of \$40,000. I regret to add that Mr. Tallman did not profit by this money as much as could have been desired. He bought a house, married a wife, and settled down, but he was very fond of fine horses, and a life without work did not agree with him, so that his money was all spent several years before his death, which occurred about 1905.

The new factory erected at Bridgeport in 1876 soon proved inadequate to our needs. The first addition was an extension of ninety feet north along Lafayette Avenue, erected in 1878. A second addition, extending west along Atlantic Street, was erected in 1880; and a third addition, extending one hundred and forty feet along Myrtle Avenue, was erected in 1881. Thus within five years we had more than quadrupled our original plant. Since then other additions have been made: first, a large paper-box factory across the street; then numerous sheds and warehouses; and finally, in 1910, a large

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building for the metal department, large additions to the paper-box factory and the corset department, and a completely new power house.

Our New York store remained at No. 763 Broadway for about two years, but it was located in the retail district, and was not well adapted to our business. In 1877 we removed to a loft at No. 351 Broadway, where we remained for four years, when we removed to larger quarters at No. 372 Broadway. Three years later, in 1884, we removed to No. 353 Broadway, where we remained until 1887, when we purchased the large store, Nos. 359 Broadway and 71 Franklin Street. After making extensive repairs and alterations, we took possession of the Broadway store and basement for our business. This remained our New York headquarters until 1900, when we removed to Nos. 632 and 634 Broadway. In 1908 we again removed to No. 225 Fifth Avenue, a location one-half mile north of our first Broadway store, which we left thirty-one years before because it was too far up-town.

Our first distribution of goods from Chicago was in 1877, when we consigned a line of corsets to Lockwood & Ware, commission merchants of that city. They had a salesman, Mr. T. H. Ball, who gave his special attention to our line. In 1879 we established a regular branch house in Chicago under our name and put it in charge of Mr. Ball and Mr. J. A. Miner. A year later friction developed between the two managers, and they both resigned. We accepted Mr. Ball's resignation and placed the business under the charge of Mr. Miner, who conducted it with great success until July 1, 1899, when he resigned and was succeeded by Mr. A. H. Mulford, the

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present manager. In 1889 we purchased a new building in Chicago, Nos. 203 and 205 Jackson Boulevard, and occupied the store and basement for our business until March 11, 1899, when the building and stock were totally destroyed by fire. The fire originated in an adjoining building, and the partition wall which overtopped our store fell and carried with it our entire building, so that the stock and building were literally buried in the basement. Soon after the fire we sold the site of the store, and our Chicago offices have since occupied rented quarters, first on Franklin Street, then at No. 211 Jackson Boulevard, and now at No. 367 West Adams Street.

On the Pacific Coast our goods were introduced in 1875 by Mr. and Mrs. A. Coplin, first as canvassing agents and later as general agents for the whole coast. In 1877 I made a trip to the coast to confer with Mr. Coplin and to stimulate the trade there. At first most of the sales were made through canvassing agents, but gradually the goods were introduced to merchants and a large trade was built up. A few years later we placed our own salesmen on this territory and sold direct to all the trade, but our Pacific Coast business was never on a satisfactory basis until 1894, when Mr. K. B. Putnam, a young man trained in our office at New York, went to the Pacific Coast as our salesman and a year later opened up a San Francisco branch, carrying a stock of our goods. Since then the sales on the Pacific Coast have steadily increased. Even the great earthquake and fire of 1906, which destroyed San Francisco and with it our stock of goods, scarcely interfered with the progress of our increasing business. After the fire the business was carried on without interruption in rented premises in

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Oakland for three years, when it was moved back close to its old location at No. 28 Geary Street. The San Francisco branch was conducted as an agency until after the fire of 1906, when it was converted into a regular branch of the business entirely under our control.

Advertising has always been an important factor in the development of our business. I early learned that the first essential in advertising was to make goods that should give satisfaction to the purchaser. Quite aside from the question of right and wrong, it is impossible to build up a permanent and profitable business by means of trickery and cheating in the quality of one's goods. I have never been disturbed by the competition which seeks to undersell by making poor but showy goods; for while this policy may appear to succeed for a time, it fails to establish a permanent trade. And yet, in spite of this fundamental principle, we often hear people who ought to know better talk as though success in business was to be obtained only by the use of crooked and dishonorable methods. My experience and observation have taught me the exact reverse of this. In all my intercourse with men in the various walks of life, I have never met with any class who have a higher sense of honor and integrity than those engaged in large and successful business enterprises.

Advertising will not take the place of integrity and of good business management, but when combined with these it brings quicker and larger returns. As long as our goods were sold chiefly through canvassing agents, we did very little newspaper advertising, except occasionally for the purpose of securing new agents; but as soon as we began to seek an outlet through the regular chan-



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nels of trade we began to advertise. I attended personally to this part of the business for over twenty years, usually writing the advertisements and suggesting to the artist the style of illustration to be employed. I used chiefly three classes of mediums: papers printed especially for women, such as fashion papers, etc.; magazines; and the religious papers. When first exploiting the coraline products I used several illustrated reading articles. I think I was the first to persuade Harper & Brothers to insert a four-page reading article in the back of their magazine. The first advertising expert I ever employed was Mr. Nathaniel C. Fowler, whom I engaged about 1893. He continued with us for four years, and furnished the copy for most of our advertising during that time.

Advertising is now more of an art than it was thirty years ago, and in order to obtain results much more money must be spent than formerly. In 1880 we spent only \$4700 in advertising; in 1885 the amount was \$16,700; in 1890 it was \$29,170; and in 1900 it had increased to about \$50,000. That amount seemed very large at the time, but it now seems small in comparison with the figures of later years. I always tried to distribute the advertising in such a way as to make as large an impression as possible for the money spent, and in this I was so far successful that we always had the reputation of spending at least twice the amount that we actually did spend.

In 1894 we first successfully commenced the manufacture of high-priced corsets boned with pure whalebone. Redfern of London had recently established a branch house in New York, and his reputation as maker

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of tailor-made gowns made the name valuable. It occurred to me that it would be a valuable name for a fine corset boned with pure whalebone, so I sought an interview with Mr. Redfern, the representative of the New York branch, and obtained his consent to the use of the name. The consideration with him was that our advertising would assist to make the name "Redfern" well known to the American public, and this it no doubt accomplished. Some years later he desired to withdraw the permission, but found he had no right to do so, as the name had become of great value to us because of our advertising.

The growth of our business for the first eighteen years after it was started was constant and rapid. The oldest complete records of sales I find are for 1879, when they were \$346,575; in 1880 they had increased to \$643,048; in 1882 the sales were \$1,085,128; and in 1892 they were \$1,980,098, or, counting the separate sales of the departments at the factory, \$2,691,265. After the panic in 1893, the sales fell off somewhat, and it was several years before they again reached the figures of 1892.

In 1886 my brother and I formed the plan of establishing some form of welfare work for the benefit of our employees. We had at this time about fifteen hundred employees at our factory, of whom fully nine-tenths were women. The greater part of these women were New England girls, many of them former school-teachers. Very little welfare work had been undertaken in factories at that time, and we had no models which we could follow. After careful thought we decided to erect a building near the factory, containing a library, audience-room, class-rooms, and a restaurant, where the girls



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could meet socially, attend classes in cooking, dress-making, etc., and where they could get a warm lunch at a moderate cost. The building was erected at a cost of \$75,000, and was named "Seaside Institute." The formal opening was held on November 10, 1887. Through the influence of Mrs. Lamont and her husband, Colonel D. S. Lamont, then private secretary to President Cleveland, we secured the attendance of Mrs. Grover Cleveland, the lady of the White House, to open the building. Addresses were made by Rev. Dr. William M. Taylor and by Rev. Dr. Robert Collyer of New York City, after which Mrs. Cleveland, who was the most gracious of hostesses, held a reception for the girls of the factory and shook hands with all who came. It was a great day in Bridgeport and was extensively reported throughout the entire country.

The institute was largely used by the employees for several years, and is still to some extent serving its original purpose, though some obstacles have developed which were not then foreseen. The restaurant was given a faithful trial, but was discontinued after about six years. Although it was always run at a considerable loss, it was hard to convince our employees that we were not making money out of it at their expense. There was also a gradual change in the type of our employees. Girls of New England families became more scarce, and their place was taken by Italians, Hungarians, Bohemians, and other recruits from foreign importations. Many of these knew but little English, and it was difficult to make them mix socially. It thus came about that there was a gradual change in the use of the building. Girls' clubs were formed which used it as their meeting-place,

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and one floor was assigned to the men, who maintained a successful club in connection with our Fire Department.

Much has been learned about welfare work in the last twenty years, and this experiment of Seaside Institute has contributed its share towards the solution of the problem. The Young Men's and Young Women's Christian Associations have taken up this branch of work and have accomplished better results than have ever been attained before. It seems to be a principle of general application that it is not well for employers to be actively connected with the management of welfare work. They can provide a suitable building and contribute a moderate amount towards the running expenses, but there their agency must cease. The Young Men's and Young Women's Christian Associations, through their supervising agencies, can render aid in selecting a secretary and in advising the employees in the management of their organizations. In this way much better results are secured than for the employer to undertake the work. The problem of making Seaside Institute successful is much more difficult than it was with the employees we had twenty years ago, but I believe that, under the direction of an efficient Young Women's Christian Association, it might now be made of substantial value to the girls employed in the factory.<sup>1</sup>

I have traced with some detail the development of the business up to this point, because there is a special interest in the beginnings of any successful enterprise. Much valuable work has been done since that time in holding

<sup>1</sup> Since the above was written, the Young Women's Christian Association has taken up the work in our building and is conducting it with marked success.

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and further developing what was then established, but of this I shall give only the most general outline.

In 1887 my brother's son, DeVer H. Warner, a young man nineteen years of age, came into the business. He spent several years in close application to the details of every department of the factory, and thereby developed marked ability in the supervision of the factory.

In 1894 the partnership of Warner Brothers was merged in the corporation of the Warner Brothers Company. It was thought that a corporation would give greater stability to the business and also make it easier to divide the ownership among other members of our family and among our more important managers and superintendents. During the time that the business had been conducted as a partnership my name had always stood first as the head of the firm, but when the company was formed, at my suggestion, my brother was made the first president, while I was made vice-president. Gradually, as my nephew became more experienced in the business, my brother and I took a less active part, and the management was left more largely in his hands. Since about 1900 we have given very little attention to the business, except occasionally to advise about matters of general policy.<sup>1</sup> Under the responsibility of the management, my nephew has developed very marked business ability and has shown a strong and aggressive yet conservative leadership. During this time the business has been extended in all its departments until it has again doubled and tripled in size of plant and extent of sales:

<sup>1</sup> On January 11, 1913, my brother, Dr. Ira DeVer Warner, died at his winter home in Augusta, Ga., and in the rearrangement of the offices I was elected president; DeVer H. Warner, vice-president and treasurer; and my son, Lucien T. Warner, secretary.

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the financial and general management has been transferred from New York to Bridgeport; new styles have been introduced which have not only kept our line abreast of the times, but a little in advance; a large foreign trade has been built up; and the whole business has been most thoroughly organized for economy and efficiency.

In the fall of 1901, my son, Lueien T. Warner, entered the business, and has since had charge of the advertising, the foreign department, and more recently of the entire selling department. It seems probable, therefore, that the business established by the fathers will be successfully continued by the sons.

## CHAPTER VII

### BUSINESS INVESTMENTS AND MISTAKES

IN the previous chapter I have traced the beginnings and rapid development of a successful business. If I were to follow my natural inclinations and the usual course of personal memoirs, I should pass over the mistakes and failures, as they are not as pleasant to recall as are the successes. I believe, however, that a faithful record of some of the mistakes of my life may be even more helpful to the readers of these reminiscences than will the record of the successes. In any case, success and failure are close companions in this life, and there are few complete records that do not have a fair measure of each.

Most failures in life grow out of the unwillingness of a person to profit by the experience of others. My own mistakes would nearly all have been avoided by observing a few simple principles, which I will endeavor to embody under four short rules. I am quite certain that I knew these principles as a theory before I began my business career, but it was only as I worked them out in my own experience that they came to have a real and vital meaning. In order to emphasize this point, I will give the rules before giving the experiences which illustrate them.

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## RULE I

*Never loan a needy friend any more money than you can afford to lose.*

Your friend probably intends in good faith to pay back the money, but the chances are that his schemes will miscarry and he will not be able to repay you.

## RULE II

*Never invest in a business with which you are not familiar without first having a careful investigation made by disinterested experts of established skill and responsibility.*

This precaution would save investors from at least nine-tenths of the bad investments that are made.

## RULE III

*Never take stock or invest money in any new enterprise unless you are willing to devote to it your own time and energy.*

When solicited for such an investment you will be told that the management is well provided for and success is certain, but it is altogether probable that within two years you will have to choose between losing your money or putting your own time into the business; and even with this labor you may not escape loss. This rule does not apply to an established business already paying a good income, but you will rarely be solicited to invest in such.

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## RULE IV

*If you are conducting a successful business do not add to it any other business, unless so closely related to it that the one helps the other.*

Almost any business is capable of expansion. There is only a certain amount of energy in a man, and it will produce larger results if restricted to one business than if divided between two or more.

The first investment of importance I ever made was about 1870, when I bought a farm in the town of Solon near McGrawville. My father-in-law, Judge Osborne, thought every man ought to own a farm, and then if other things failed he could get a living off the farm. I think I paid fifteen hundred dollars for the farm, and then had it deeded to my wife. During the ten years she owned it I spent on repairs and betterments an amount equal to the entire income, and finally sold it for about half the price it cost.

My next financial operation was in 1873, when I loaned two hundred dollars to a friend whom I believed to be honest. He had lately failed in business and wished to remove to Albany, N. Y., to begin life anew. He and his wife solemnly assured me that this should be to them "a debt of honor." They took the money and immediately used most of it to pay an indebtedness to a relative of theirs who was much better able to lose the two hundred dollars than I was. I think I received one year's interest, but the "debt of honor" was never paid, although both husband and wife were very great workers



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in all kinds of charitable and benevolent enterprises and spent many times the amount of this debt on such worthy objects.

My third experiment was about five years later, when I began to have a little money to invest. A friend in the West needed two thousand dollars to help him develop his growing business, and he offered as a special inducement to pay eight per cent. on the loan. I asked Judge Osborne's advice, and he said, with the dry humor that was characteristic of him, that it did not matter what interest they paid in the West, as they never paid the principal. Still, in the face of this advice, I made the loan. The interest in this instance was paid for several years, but the friend, although a very fine man and a public-spirited citizen, was not a successful business man and never had the means to repay the loan. In this case I was not unwilling to contribute to the comfort and support of his family, and so did not seriously regret the loss.

A few years later a loan of the same amount, and under about the same circumstances, was made to another friend, and this also met with the same fate. A hard winter came on and killed all his stock; his large and heretofore valuable ranch shrank to less than the amount of the mortgage it carried; and there was no course open to him but bankruptcy. Since these experiences, I have made other loans to needy friends, but it has been in amounts that I would be willing to contribute to their support.

About 1884 I made my first large investment that turned out badly, and some of the ramifications of this have come down even to the present time. A successful



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salesman in the wall-paper business and a good promoter organized a wall-paper company, of which he was to be the president and manager. The factory was located on Tenth Avenue and Forty-second Street, New York, on ground now occupied by model tenement houses. Among the stockholders was the president of a leading New York bank and another man who was a member of a very successful steel-manufacturing firm. My brother and I had a little spare money, and we each took fifteen thousand dollars' worth of the stock of the company. At the end of one year the company showed a large business and a large deficiency in running expenses. My brother gave up his stock and retired from the enterprise. Unfortunately, I did not follow his example, but assisted in a reorganization in which the name was changed to the New York Wall Paper Company. The president retired and numerous economies were introduced which it was expected would convert the loss into profit. Mr. Harris H. Hayden had put some money into the concern and had largely influenced me in taking an interest, and he agreed to devote his time to the reorganized business. I put in additional money to run the business and held on for about eight years, losing several thousand dollars each year, until finally a purchaser was found for the machinery, the business was closed out, and I charged the loss off my books.

In connection with this transaction the bank president offered me a mortgage on some Irvington property if I would take up some notes that he had endorsed for the paper company. Through this transaction I later became the owner of the property, which I afterwards developed, and it was the home of my family from 1896

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until 1902, just as my children were growing to manhood and womanhood. This property was sold in 1903 to D. M. Reid for somewhat less than it had cost me, but I cannot count it altogether a failure, for my family had it for a home just when we wanted such a place, and I sold it for a fair price when the time came that I no longer cared to keep it.

The whole train of events growing out of the wall-paper business illustrate how easy it is for a man who has been successful in one line of business to make mistakes in another. The successful manufacturer is not necessarily a good merchant, and the merchant may fail as a banker. Business success requires not only business ability, but also a special knowledge of the conditions and details of the business to be undertaken. I gave but little personal attention to the management, as I had no special knowledge of the business, and my time was fully taken up with my other interests. Even if I had given it attention, it would have required several years' experience to have enabled me to compete successfully with those who were already skilled in the wall-paper trade.

My next business failure was in quite another line. Rev. Russell T. Hall, my classmate and friend, went to Florida to preach and grow up with the country. He sent enthusiastic accounts of the fortunes to be made in orange culture. I had already visited Florida and had seen the orange groves. I do not wonder that Northern men were carried away with enthusiasm, for a healthy, well-kept orange grove is one of the most beautiful sights I have ever looked upon. The rich green of the orange leaves, the luscious appearance of the ripening fruit, and the sweet smell of the blossoms, all filling the senses at

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the same time, are a revelation of the prodigality of nature that is unsurpassed by any other crop. As a result of the representations of Mr. Hall, I joined him in 1885 in the purchase of one hundred and fifty acres of land at Okahumpka, of which eighty acres were cleared and set out to five thousand orange trees. They were to bear the fifth year and to pay the expenses of cultivation the sixth or seventh year. Just as the first fairly good crop of two thousand boxes was ready in 1893, a severe frost came which ruined the oranges and greatly injured the trees. The little life there was left after this frost was completely extinguished by a second freeze, early in March, which came after there had been several days of warm weather and the trees were filled with sap. Most people retire from the business at this point, but I kept on, and now in 1912 the trees have for the first time borne a crop that is valuable enough to pay the annual expense of the cultivation. What the future may bring for Florida orange groves I know not, but at the present time I could not sell out for one-half of my total outlay.

Mr. Hall had his own orange grove at Tavares, Florida, and this I later took off his hands when he was financially embarrassed. The outlay here has been much less and the relative value greater. This grove I sold in the fall of 1912 for nearly what it had cost me.

Among my other investments I did not entirely escape the allurements of mining stock. In 1899 I was called upon by a young man of good family, representing what I supposed to be an old-established and reputable banking house, with the proposition that I should invest in a developed, dividend-paying copper-mine located in Arizona. I took a small amount of the stock, and the divi-

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dends came with regularity each month. I gradually increased my holdings until I had invested nearly twenty thousand dollars. Soon after I learned that the so-called banker did not have a good record, and I then made the investigation that I ought to have made in advance of any investment. I placed the matter in the hands of a vigorous attorney, and he presented urgent reasons to the manager why he should buy back my stock at the price it had cost me. He agreed to do so and paid back all but about three thousand dollars, when the payments ceased. Soon after he became a fugitive from justice, and although arrested once or twice, he has managed to forfeit his bail and so escape punishment.

The next illustration of business mistakes which I shall mention occurred in connection with the business of Warner Brothers. In 1887 we thought we might enhance the profits of our business by adding to it an underwear account. It was a special make of wool and camel's hair and was sold as "Health Underwear." It was, however, sold to a different set of customers from our other goods and required a different set of salesmen. We pushed the business vigorously for seven years, charging off a loss of from six to twenty thousand dollars each year, until finally in 1893 we closed out the business with a total loss of over one hundred thousand dollars.

Fortunately, other efforts of Warner Brothers at expansion were more successful. We added a box department and a steel department to our factory, and these we have conducted with great success, as they were directly connected with our business. We also carried for many years a dress-shield account which made us but

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little trouble and paid a handsome profit. In 1880 we commenced the manufacture and sale of hose supporters. These worked in with our other lines to excellent advantage and were very profitable even before they became, as at present, an essential part of the corset.

The list of business mistakes I have given does not include all the bad investments I have made during the past forty years, but it includes the most important and is fairly representative of the few others which I have omitted. I do not wish to leave the impression, however, that all my outside investments have been failures, for such is not the case. In 1887 Mr. P. T. Barnum, my brother, and I secured a charter and organized the Citizens' Water Company, of which we owned nearly all the stock, for the purpose of bringing a supply of pure water into the city of Bridgeport. The old company was very penurious and illiberal in its management, and there was much just complaint against the service it rendered. Our company built a dam on Mill River and laid a pipe five miles to the outskirts of the city, when further progress was stopped by an adverse decision of the courts in an action brought against us by the old company. Fortunately, we settled the case by the old company taking our assets and rights and giving us stock and bonds for the money we had expended. Through the coöperation of some of the directors, we very soon secured control of the old company and so were able to carry out the plans for an improved water supply which we desired. The stock has always paid good dividends and is now worth about twice what it first cost.

One other case is worth mentioning because I was seeking to assist some friends rather than to make an

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investment. These friends owned stock in the Tide Water Pipe Company, but had become involved because of outside investments and had borrowed money on the stock which they could not take care of. In 1893 I bought at first six certificates of this stock for thirty-six thousand dollars, and two years later I took twelve more at the same rate. Since that time the stock has paid in dividends more than twice the original investment, and I have recently sold five certificates for more than twice their original cost. The company was, however, a large and well-organized corporation, and the stock was chiefly held by a few able men who gave the business their personal attention. It is the only instance I remember in my business career where I have profited financially from an effort to assist my friends.

It is the experience and testimony of nearly all prominent business men that all forms of speculative investment are unwise. Occasionally money is made in exploiting a patent or in buying mining stock, but for one success there are one hundred failures. We hear of the successes, for they are heralded to the world, but we do not hear of the failures, for no one has any interest in them. When the business man hears that a prominent financier has quadrupled his money in some such investment, he is strongly tempted to try his own hand at a similar venture, but the result is almost surely disastrous.

Almost without exception, successful business men testify that they would be much richer if they had confined their business activities to the one industry which had brought them success and had invested their surplus savings in the purchase of four per cent. bonds. The ability to make wise investments is quite distinct from the



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ability to make money in the management of business, and many are successful at the one who make a failure of the other. The training of the ordinary business man does not necessarily qualify him as an expert on credits. The conditions of credit are also radically different in the two cases, for the manufacturer or merchant who sells his goods at a profit of twenty-five per cent. can afford to take risks which the investor cannot on an interest rate of four or five per cent. If successful business men recognized these facts and exercised greater caution in the matter of investments, it would save them from many serious mistakes. The advice of a conservative banker is often of great value to the active business man, for the training and experience of a banker make him an expert in securities and investments and so qualify him to be a safe guide.

## CHAPTER VIII

### STARTING A NEW BUSINESS

WHILE struggling with the wall-paper business on Forty-second Street, Mr. Hayden, in connection with Mr. Walter S. Pearce, became interested in a deposit of phosphate of alumina on Grand Connetable Island, near French Guiana. A concession for mining this deposit had been given some years before by the French Government to J. Swan & Co., and they had assigned the concession to the Grand Connetable Company, while a second company, under the name of the International Phosphate Company, had been organized to work the deposit. Among the owners of the stock of the International Phosphate Company was Mr. Sanford H. Steele, a prominent lawyer of the city and afterwards vice-president of the General Chemical Company. The deposit had been opened up and several cargoes of rock had been shipped, but the sale was slow and the volume of business had not been sufficient to render the enterprise profitable. The rock was very rich in phosphoric acid, but being combined with alumina, it was very difficult to make the acid available for use. A little was bought by the fertilizer manufacturers, but the phosphoric acid was not in a soluble form, and its value as a fertilizer was seriously questioned by many chemists.



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It seemed to me that there was great value in this rock, and after some investigation I decided in 1887 to take an interest in the company. One reason was that it seemed an opportunity for a profitable investment; but the stronger reason was the natural desire to do something which would compensate for the loss we were sustaining in the wall-paper company. It was not exactly putting good money after bad, for there was no connection between the two lines of business, but in effect it was nearly the same.

Soon after investing in this property, I sent Mr. Steele to the island to examine the deposit, and especially to estimate the probable amount of the phosphate rock. He reported that, as near as he could judge, there were about three hundred thousand tons, an estimate that has proved to be about one-third too large.

Our first effort was to extend the market for the rock, and we entered upon a series of experiments to find new uses for it. These were first conducted in the wall-paper factory on Forty-second Street, but later we hired an experimental plant in the Bronx. We first tried to use it in connection with ammonia and potash for a fertilizer, but without success. We next tried making tri-sodium phosphate from the rock, and in this we were more successful. It took many months to work out a satisfactory process and to construct the necessary apparatus, but Mr. Hayden was quite an inventor, and, aided by a young chemist in our employ, a new process for manufacturing tri-sodium phosphate was finally perfected. We worked in this experimental factory for several years, and made and sold several hundred tons of tri-sodium phosphate.

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During this time I gradually acquired a larger interest in the company. In 1891 I purchased the stock owned by Mr. Steele, and a little later I purchased from J. Swan & Co. the stock of the Grand Connetable Company, which carried with it the original concession from the French government. In 1897 I purchased Mr. Pearce's interest, so that Mr. Hayden and I became the sole owners.

It was evident, however, that a profitable business could not be conducted on the small scale on which we were then working. Our methods had been proved to be successful, but more volume of business was needed and also better facilities for receiving and shipping our products. The question was, therefore, before us, whether we should abandon the enterprise or establish a factory suitable for our purposes. Up to this time I had given but very little personal attention to the enterprise except to discuss matters with Mr. Hayden two or three times each week. I plainly saw that if I enlarged the works and went on with the business, I must give it more personal care. This I hesitated to do, and yet there was a fascination about the unsolved problems of chemistry that attracted me. My chief reason, however, for deciding to go on was that my son, Franklin H. Warner, was about to graduate from college, and he wished to take up some business. He had made a special study of chemistry, and this business seemed to be congenial to his tastes and to promise for him a successful field of operation. He entered the business in 1898, soon after his graduation, and while we were still working in the Bronx factory.

In the fall of 1898 I purchased several acres of land at Carteret, N. J., situated on Staten Island Sound, where

## STARTING A NEW BUSINESS

we had immediate access both to water and rail transportation. The erection of a building was begun in 1899, and we were ready to manufacture our first goods early in 1900.

Before the factory was completed, Mr. Hayden decided to retire from the business to accept a salaried position with the Eastman Kodak Company, and I purchased his one-third interest. He remained with the Eastman Kodak Company for about five years, and then went into business for himself as a bond broker. He afterwards removed to Philadelphia, where he died in 1908. Mr. Hayden belonged to that large class of hopeful and in many respects able men who come just short of success. He was well informed, industrious, faithful, and unselfish, and of sound judgment in most matters, but he was over-sanguine and too easily carried away with new schemes. For this reason he loaded himself up with undeveloped and impractical enterprises, most of which proved unprofitable. My own business association with him was costly to me and unprofitable to him, and yet I have no word of censure for him. He meant to be a faithful and generous friend, and his failures were his misfortune and not his fault. As a Christian worker he was much more successful, and his many years of faithful and efficient service in the Bethany Church and Sunday school will long be remembered to his credit.

Some months after Mr. Hayden left us, Mr. J. J. Wilson came to New York and expressed a desire to take up business again. We were in the midst of erecting and equipping the new factory, and were very glad to have his assistance. He spent about a year with us, and worked with my son, rendering most valuable ser-

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vice in completing and starting the new factory. He then had an offer to go to London and take the management of the Thompson Corset Company's business, and this offer was so attractive that he decided to accept it.

During the twelve years we had controlled Grand Connetable Island, we had a small force of workmen at the island, and sold an occasional cargo of phosphate rock, but the sales had been so small and irregular that the island had not paid expenses. Soon after Mr. Hayden left us, we sold a cargo to an English company which was the leading manufacturer of phosphorus in both England and America. A year later we placed with this company a contract for twenty thousand tons, to be delivered during the following four years. This contract, with the scattering orders we had from other sources, gave us a sale for all we could advantageously mine and ship, and immediately changed the whole financial outlook of the business. We doubled the force at the island and brought our production up to about ten thousand tons a year, at which figure it has remained ever since. This year (1912) will probably exhaust the deposit, but we have already shipped from the island about one hundred and ninety thousand tons of alumina phosphate rock, so that this part of the enterprise has been highly profitable.

The development of the work at the factory was slower and less satisfactory. By the time we were producing tri-sodium phosphate in large quantities, the price declined to almost the cost of production. We soon discovered that tri-sodium phosphate alone did not give us the volume we needed for our plant. We decided, there-

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fore, to add other forms of phosphate of soda, and we erected a new building to provide for this department.

Soon after this enlargement was completed, on September 6, 1902, the main factory took fire and was completely destroyed. I was at the time attending the annual conference of the secretaries of the International Committee of the Young Men's Christian Association at Fire Island, and the telegram announcing the loss was handed to me as I was presiding at one of the sessions of the conference. For a few minutes I must have been an absent-minded presiding officer, but I quickly pulled myself together and gave my attention to the business of the meeting. Most of the direct loss from the fire was covered by insurance, but six months' business was lost, and the expenses ran on just about the same. We immediately commenced the erection of a new brick building in place of the wooden one which had been burned, and four months later were making goods in the new factory.

After the fire we gradually added to the volume of our business, but aside from the yearly earnings of Grand Connetable Island, we showed no profits. Wishing to utilize our surplus power and space, in 1904 we tried the experiment of manufacturing organic chemicals, especially vanalin, but this proved unsuccessful, and after about two years it was abandoned. In connection with this work we had established some electric cells for the manufacture of chlorine gas from salt, and were making with success several chlorine products. These products proved profitable, and we continued this part of the business after giving up the vanalin. The vanalin and chlorine business was incorporated under the name of the

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Warner Chemical Company. In 1907 we increased the capital of this company, and united with it the International Phosphate Company and my real estate holdings at Carteret.

In 1902 Mr. W. D. Patten brought to us a method of manufacturing the acid phosphate of soda, to be used in the manufacture of baking powders. The manufacture of this material worked in so naturally with the other phosphates of soda that we decided to take it up. The Monarch Chemical Company was the selling agent of this material, and I also took a portion of the stock of this company. Since then the two companies have had joint offices, and have coöperated in expenses and to some extent in salesmen. My son-in-law, Mr. W. G. Gallowhur, is the secretary of this company, and is in charge of the salesmen, some of whom work jointly for both companies. This has proved to be a profitable addition to our business.

Mr. Patten has also been of service to us in developing the manufacture of other chemicals. He first worked out a process for the manufacture of acid phosphate of lime, a material already in large use for baking powders. We commenced the manufacture of the acid phosphate of lime in 1907, and have gradually increased our production, until now it is our second largest department. He also developed a process for utilizing the alumina contained in the phosphate of alumina rock, and we now sell at a profit a by-product which we formerly threw away.

In January, 1909, we had the most unpleasant experience of our whole business career. Our bookkeeper, Mr. Andrew W. Smith, had for some time been negligent



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in his work and we discharged him. Two days later an examination of his books showed that he was a defaulter in a large amount. He had been with us nearly ten years, had done his work promptly and accurately, and we trusted him implicitly almost to the last. When we came to examine our records we found that he had been raising checks and misappropriating funds for the preceding six years. Most of my own income from outside investments was deposited to my credit on the books of our company, and this was his most fruitful source of stealing. Instead of depositing the checks in our bank to the credit of the Warner Chemical Company, he opened a bank account of his own in another bank and deposited them there. We never found out the exact amount of his theft, but it was about forty thousand dollars. Nearly one-half of this had been taken during the last six months, and he had falsified his accounts so largely to cover it up that he dared not take off another trial balance. The evidence against him was so overwhelming that he attempted no defense, but confessed his guilt, and was sentenced to Sing Sing prison, where he was confined until October, 1912, when he was pardoned by the Governor. All the money had been spent, as is usual in such cases, partly in extravagant living, but more on the bucket shops. We were able, however, to get back about two thousand dollars from the bank which had been so loose in its methods as to keep an account with a bookkeeper in which he deposited raised checks and numerous personal checks of his employer with forged endorsements.

While some departments have shown good results, the business, as a whole, has not yielded satisfactory profits.



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A careful study of the problem has shown that the value of the plant and equipment was too large for the amount of goods produced. In most businesses it is possible to turn over money at least twice each year, so that with an investment of \$200,000 one can do \$400,000 worth of business. In this case, a five-per-cent. profit on the sales gives a ten-per-cent. profit on the investment. In our case the figures were reversed. We had an investment of about \$400,000, and were doing only \$200,000 worth of business. It therefore required a twenty-per-cent. profit on the sales in order to make a ten-per-cent. profit on the investment. We have undertaken to correct this evil by increasing the output of our factory by night work, by greater efficiency in every department, and by gradually eliminating those products which do not pay a profit of at least ten per cent. above cost. Our experience along this line promises success, and good results are already appearing. I am hopeful, therefore, that my long apprenticeship at a new business is about over, and that my children may receive suitable returns from my many years of application. This experience is but another illustration of the well-established principle that success in any line of endeavor is to be attained only by thorough preparation and by careful and persistent application. This preparation is a very important element in the success, and, whenever possible, it should be acquired by a long apprenticeship in an established industry. In my own case this was not possible, and so I have had to work out my experience by the more tedious and expensive method of experiment.

## CHAPTER IX

### HOME AND SOCIAL LIFE IN NEW YORK

DURING the first ten years of my life in New York, my time and strength were so absorbed in business that I gave very little attention to anything else. My wife and I joined the Broadway Tabernacle in 1874, and we attended the Sunday services and the Wednesday evening prayer meetings with regularity, when the care of the children permitted, but we took very little part in church matters. The Tabernacle was not at that time a social church, and we formed very few acquaintances, except with our beloved pastor, Dr. William M. Taylor, and his family. Soon after joining the church I became a teacher in the Bethany Mission Sunday School, and this work I continued for about six years, until we removed to Harlem. In the mission we made some very pleasant acquaintances among the teachers, and several of these have remained ever since among our warmest friends. My wife also attended, as she was able, the Tuesday morning meetings of the Women's Missionary Society, and there became acquainted with some of the leading ladies of the church. Her home duties were such, however, that she went into society very little until after we removed to Harlem.

On June 6, 1875, our oldest son, Franklin Humphrey

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Warner, was born at our home, No. 119 West Forty-first Street, New York. Professional nurses were unknown at this time, but we had among our corset-workers an elderly widow, Mrs. Day, and we found in her an efficient nurse. Antiseptic treatment had not then been discovered, so there was no need of the thorough training that is now required. My wife was so fond of Mrs. Day that we afterwards employed her in connection with the birth of our two other children.

Early in 1876 Dwight L. Moody and Ira D. Sankey held a remarkable series of revival meetings in New York, to which my wife and I gave considerable time. These meetings were held in the Hippodrome, a rough structure erected on the block between Fourth and Madison avenues, Twenty-sixth and Twenty-seventh streets, which was afterwards occupied by the Madison Square Garden. It contained two audience-rooms, the larger seating from five thousand to six thousand people. Mr. Moody had recently met with great success in a series of meetings in England, and much interest was awakened in his proposed visit to New York. Every department of the work was thoroughly organized, and nearly all the churches of the city gave Mr. Moody their hearty support. A choir of several hundred members was organized, and in this my wife and I found our chief field of service. It was the first introduction of the Moody and Sankey hymns, and the popular tunes were sung with great fervor by both choir and audience. The meetings were crowded every evening, and many were turned away for lack of room. The whole city was greatly stirred and several hundred professed conversion. At the close of the meetings there were large ac-

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cessions to many of the churches of the city, and the general consensus of opinion was that the meetings were of great value to the city.

No revival meetings of similar character or with similar success have been held in New York since that time. Revivalists of great power and eloquence have held meetings in the city, but the apparent results have been feeble. Of late years it is almost impossible to get any except church members to attend, and the meetings necessarily fail of results because they do not reach those for whom they are intended. I do not speak of this as an indication that religion is declining or that the people are now more wicked than formerly, but the attitude of the masses toward the organized church has changed, and new methods are needed to carry the Gospel of Christ home to the hearts of the people. The majority of those who are brought up in Christian homes and who habitually attend Sunday school and church come into membership in the church without the necessity of special religious services. To reach those who do not attend church, the fruits of the Gospel in the form of service to our fellow-men must in some way be carried to their homes and into their lives. The average man, especially the average working-man, can be attracted only by a Christianity which is not exclusive and which manifests itself in practical work for the health, comfort, and happiness of all the people. Christianity is just as powerful to purify and elevate the characters of men as it ever was, but the old methods of presenting it have become in a measure obsolete, and need to be thoroughly revised.

In May, 1876, we removed to a three-story brown-stone house at No. 305 East Eighteenth Street. The

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house was owned by a doctor who occupied the basement for his office and bedroom. The object of selecting this locality was that it was within easy walking distance of our office at No. 763 Broadway, so that I could come home to luncheon. It was also convenient for my wife, who still assisted with the correspondence.

While living here, on April 18, 1877, our second son, Lucien Thompson Warner, was born. My wife was now more than ever confined to her household duties and gave up all her work in connection with the business. Since the introduction of the corset business into our house at No. 119 West Forty-first Street, she had kept one servant to assist with the work, and now, with the advent of the third child, a second servant was added to the household.

In May, 1878, we removed to the Stuyvesant, No. 142 East Eighteenth Street. This was the first apartment-house erected in New York City, and when we lived in it was almost the only one in the city. We had a large suite of rooms on the first floor, which had just been vacated by Bayard Taylor, who had been appointed American minister to Germany. During most of the time we lived here, Alfred Goldsmith and Noah H. Gillette lived with us as members of our family.

A vivid remembrance connected with our life at this place was the severe scalding of Lucien on St. Patrick's day, March 17, 1879. He and his older brother were playing in the bathroom, and he fell into the tub, where the servant was drawing off hot water to relieve the overheated boiler. The burns on his legs were especially severe, and the sores became unhealthy, so that for some days we feared he might not live. It was before the gen-

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eral introduction of antiseptic treatment, though it was being experimented with by a few of the leading physicians. I called in Dr. William H. Thomson, who was always abreast of the latest developments in medical science, and he applied a dressing of fresh oakum, a form of antiseptic treatment which has long since been supplanted by other and more efficient remedies. Fortunately, it was all that was needed to change the character of the sores, and this treatment, together with the skilful nursing of his mother assisted by Alfred Goldsmith, soon restored him to complete health.

A few weeks later, on May 27, 1879, Elizabeth Converse Warner was born. We continued to live in this apartment until May 1, 1880, when we removed to No. 2025 Fifth Avenue. Here we occupied an old wooden house, surrounded by a large yard, situated at the corner of Fifth Avenue and One Hundred and Twenty-fifth street.

Before selecting this house, we looked at many places down-town. Among these we were especially attracted by a large house on the west side of Park Avenue near Thirty-eighth Street, recently occupied by Dr. J. G. Holland; but we finally decided to go to Harlem, where the children could have the large yard to play in. I have often speculated as to the effect it would have had upon the future of our family if we had remained down-town instead of easting our lot in the comparatively undeveloped Harlem.

Soon after removing to Harlem, my wife and I made our first trip abroad. Father and Mother Osborne came to the city and took the oversight of the children while we were away. We took passage on the steamer *City of*



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*Chester*, which was at that time one of the best steamers crossing the Atlantic. It was a single-screw steamer of about five thousand tons. The ventilating shafts from the kitchens and engine-room opened on the main deck, where the passengers walked and sat, so that the vile smells of the ship were constantly in evidence. The smoking-room was a filthy hole, about twenty feet square, which a woman never entered, and the so-called ladies' saloon was neither large nor attractive. The only covering for the deck was canvas awnings, and these were usually removed when it rained or when the wind was high, so that in case of stormy or rough weather the passengers must either endure the storm or remain in their cabins below. The painting by E. L. Henry entitled "In the Rolling Forties" is an excellent representation of the ships of this period, and might have been taken from the decks of the *City of Chester*. The contrast between the hovel and the palace is not greater than that between the steamers of 1880 and the floating palaces which now cross the Atlantic, giving the passengers all the comforts and luxuries of our finest hotels.

We made the run to Queenstown in about nine days, which was then considered good time. From Queenstown we visited Cork, the Lakes of Killarney, Dublin, Chester, and London. Here I had some business with Mr. David Wilkins, a cousin of Mrs. J. J. Wilson, through whom we were purchasing various materials used in our manufacturing. We stopped for some days at his house, and had our first experience of English family life. The most vivid impression I have is that it was so cold that we could not keep warm, and our hosts did not seem to know it and so had no fires. On this trip



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I first met Mr. William Pretty and began a business and social acquaintance which has lasted for over thirty years. My wife and I were elegantly entertained at his house in Ipswich. They gave a dinner party for us, and after dinner the women all gathered around my wife to inspect her closely, saying she was the first American woman they had ever seen.

After hastening through the sights of London, we made a trip to the Continent, visiting Antwerp, where we saw the cathedral, with its beautiful lace spire, and the "Descent from the Cross," by Rubens; Brussels, where we purchased some Brussels lace and got lost in the streets because we could not speak the language; Berne, with its pen of bears; Lucerne, where we did not see the wonderful Thorwaldsen lion; Interlaken, with its grand view of the Jungfrau; Lauterbrunnen, where we walked over the Wengern Alp in a dripping rain and heard the avalanches fall around us; Grindelwald, where we saw our first glaciers; Geneva and Paris. We stayed in Paris nearly two weeks, and by the time we left we had mastered the problem of going about a city without being able to speak its language. From Paris we went to London and Liverpool, returning to New York on the same steamer which carried us away, after an absence of about ten weeks. This was the first of many trips abroad, but the events stand out in my mind with greater vividness than those of any subsequent voyage.

After our return we took up our regular life in our new home in Harlem. That fall I bought the first horse I owned in New York, "Old Sumpter," and kept him in a stable near by. We did not set up a coachman until about three years later.

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During the seven years of our residence in New York, we had made comparatively few acquaintances and almost no intimate friends. I had taken so little part in public or social gatherings that I had largely lost the ability I once had of expressing myself in public. I did not suppose it was possible for so great a change to come from the mere disuse of one's faculties. I had to start over again, and it was several years before I regained my former confidence. In 1880 I had joined the Congregational Club, but for some years I was only a silent member. Once, at a discussion, I thought I had something to say and arose to my feet for that purpose, but the thought escaped me and I had to sit down in confusion. The experience of my wife was very similar to my own. She had lost much of her former brilliancy in conversation, and was no longer at her ease in society, especially in conversation with strangers. The absorption in household duties and the lack of outside interests left no time for intellectual development, and she had lost confidence in herself.

We both felt that we were missing the real purpose of our lives. We had commenced by having an absorbing interest in our business, but the time had come when our business absorbed us. We were scarcely identified with the great city around us, and we had almost no interest in anything outside of our immediate family and business.

The opening which was to turn the current of our lives came in a way which we did not expect or at first recognize. The fall after I came to Harlem I received a call one evening from Mr. James McConoughy, the secretary, and Mr. Charles Kissam, a member of the Harlem

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Branch of the Young Men's Christian Association, who sought to interest me in the struggling association. I conversed with them a few minutes and gave them a small subscription—I think the amount was thirty dollars. A few weeks later they came again and asked me if I would serve on the Committee of Management of the Harlem Branch. I examined the work somewhat and gave my consent. The next spring I was elected chairman of the Harlem Branch, a position which I held for eleven years. In this new position I was called upon not only to preside at the meetings of the association, but to take the general leadership of the association movement in Harlem. This required me to make the acquaintance of the Harlem people and often to speak in churches and other public assemblies in presenting the interests of the Harlem Association.

My wife was also able to render very valuable help in this association movement through the Ladies' Auxiliary, which was organized in 1882, and of which she was made the first president. In this experience my wife and I became intimately acquainted with the leading members of all the churches in Harlem. This gave us an interest in the city and in our surroundings that we had not felt during our early years in New York. We began to feel that we were a part of the throbbing life of the great city in which we lived, and that we had a share in carrying on its work and shaping its destinies. In this way our sympathies were extended beyond our own household and kindred, and we gradually came to feel a responsibility for the betterment of the lives of others, not only in our city and country, but throughout the world.

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After two years' residence in Harlem we decided to make it our permanent home, and bought the house and three lots on the northwest corner of Fifth Avenue and One Hundred and Twenty-sixth Street. The house was not to our liking, and we spent one year in making it over and in erecting a stable on the rear of the lots. As finally completed, it was a very handsome and comfortable house, though more ornate in style than I should now build. We moved into the new house in June, 1883, and this remained our home for thirteen years.

At the time we took possession of our house it was but partially furnished and decorated. The first year we purchased such carpets, rugs, and furniture as we most needed, including a grand piano, but left our parlor and some other rooms quite incomplete. In 1884 we had the walls and ceilings decorated, and added some curtains and hangings, but it was not until the fall of 1885 that we completed the furnishing of the house.

From the time we first moved into our new house it was a favorite place for public gatherings, and many benevolent and philanthropic meetings were held in our parlors during our residence in Harlem. Among these were frequent conferences in the interests of the Harlem Young Men's Christian Association and of the Ladies' Auxiliary, and a parlor conference for the presidents and directors of associations in connection with the State Convention of the Young Men's Christian Association in 1888. The Harlem Relief Society frequently held its meetings in our parlors, and at one of these meetings, in the spring of 1891, Ex-President Grover Cleveland was present and presided. On another occasion we gave a dinner to George W. Cable, in the interest of Berea Col-



*New York Residence*





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lege, at which Roswell Smith, the founder of the "Century Magazine"; Dr. Lyman Abbott; and others were present. Roswell Smith had proposed to me that if I would give five thousand dollars towards a chapel at Berea College, he would give a like amount to Oberlin or to any benevolent object in which I was interested. After full discussion it was decided that it would be better that he should give the full amount needed at Berea for the chapel.

Our house was also the center of many social gatherings. Nearly every year my wife gave a tea or reception at which there were often three hundred or more people present, and occasionally we gave a dancing party to our friends. I had been brought up to believe that dancing and card-playing were sinful, but my better judgment revolted against such perversion of the teachings of Christ in regard to amusements. The sin, if any there be, is on the heads of those who would establish arbitrary rules and prohibitions that have no basis in the teachings of the Bible or in the experience of the world. Gambling and dissipation are contrary to the spirit and letter of Christ's teachings and they cannot be too strongly condemned, but these have no necessary connection with card-playing or dancing. I cannot understand the feeling of our New England forefathers against card-playing, unless it was that in England, their former home, the playing of cards was almost universally connected with gambling, and so to them the terms became synonymous. We have always kept cards in our house, and our children have played whenever they desired, but no member of our family has found them so fascinating as to be tempted to waste valuable time.

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Soon after going to Harlem, we employed a dancing-master to come to our house and teach the children to dance, and my wife and I joined with the children in learning. When I bought the house in 1882, we invited our friends and had a dance on the bare parlor floors of the old building before turning it over to the builders to be made over. When the new house was completed, our children frequently invited their friends for an evening's social gathering and dance. We also all attended private dancing classes made up of our friends and acquaintances at Ellersley Hall, No. 54 West One Hundred and Twenty-sixth Street, which was owned and conducted by our friends, Mr. and Mrs. George W. Wallace. We always kept early hours, and we look back upon these gatherings as among the pleasantest memories of our social life in Harlem.

During our residence in Harlem we kept our church membership in the Broadway Tabernacle, and went regularly there to service on Sunday mornings. Our children first went to the St. James Methodist Episcopal Sunday school and afterwards to the Sunday school of the Pilgrim Church, but later they went to the Tabernacle Sunday school; and as they reached the age of about twelve, they all joined the Tabernacle Church. We kept a pew in the Pilgrim Church of Harlem for several years, which we often occupied Sunday evenings, and we gave frequent financial help to this church.

The rearing and education of our four children always occupied a prominent place in our thoughts and lives. Agnes took her first schooling at a private school on Gramercy Park, the year before we moved to Harlem. A private school was kept in the northern half of our

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house at No. 2027 Fifth Avenue by Mrs. Smuller and her daughters, and Agnes and Franklin, and later Lucien, attended this school for several years.

In October, 1885, Mrs. Coffin came to us as governess for the children, and for two and a half years she conducted a school in our house for our three younger children. About this time Agnes entered the Classical School for Girls, conducted by Misses North and Barnes near us on Madison Avenue. In this school both Agnes and Elizabeth prepared for college. Some years later, after we moved from Harlem, the school was removed to our house, where it has since been located. It has passed into the hands of Mrs. Helen M. Seoville, who first rented our place and later purchased it.

After finishing with Mrs. Coffin, Franklin went for one year to a preparatory school on One Hundred and Twenty-sixth Street, kept by Mr. Hazen and afterwards reorganized as the Barnard School. About 1889 Franklin and Lucien joined Dr. Chapin's Preparatory School on Madison Avenue near Sixty-fourth Street. In the autumn of 1892 they left this school and completed their preparation for college at a school in Harlem kept by Mr. F. C. Lyman on East One Hundred and Twenty-seventh Street.

An important part of the education of every child is to learn the value and proper use of money. In my own case there was little need for instruction, for I never had any money that I did not earn by hard work, and money that is thus earned is not likely to be spent carelessly or without receiving in return a full equivalent. But when children are supplied with money by their parents, it is not easy for them to appreciate its true value or proper

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use. My wife and I met this problem by giving our children an allowance when they were not more than ten years old. This allowance was always to cover certain definite expenses. At first it included only pocket money, presents, and benevolence. Later clothing and books were added, and when they went away to school they opened a bank account, and the allowance covered all their expenses while away from home. The allowance was always carefully talked over with them, a budget of the probable expenses was prepared, and the amount granted left a comfortable margin, so that something could be saved for the savings-bank account. In this way they gradually came to have a knowledge of the value of money, to use it with discretion, and to cultivate habits of thrift and economy.

Some parents make the mistake of being too niggardly with their children, and giving them almost nothing to spend, thinking that they will thus teach them not to care for money. The result of this course is usually the very reverse of what is desired, and when later the children come into possession of money, they do not know how to use it, but waste it in foolish expenses which fail to bring happiness either to themselves or to others.

Closely allied to the wise use of money is the cultivation of habits of self-control and self-denial. When a child with money in his pocket can pass a candy-shop without yielding to the temptation to enter it, he is learning a lesson which will be useful to him all his life. Nothing is more sure to work the ruin of boys and girls than to acquire the habit of thinking they must have everything they want. The child must early be taught to act for himself in controlling his temper, in giving up to

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others, and in denying himself any gratification which is harmful or unwise. Parental restraint is not self-restraint, and the parent should seek to build up and strengthen the weak resolution of the child by example and argument, rather than by command or authority.

On July 5, 1881, my wife's mother, Eliza Thompson Osborne, died at McGrawville, N. Y. She always had the appearance of being a frail woman, and during her later years had several attacks of sickness accompanied by severe melancholia, but in spite of her apparent poor health, she lacked but a few days of being seventy-six years old at the time of her death.

In February, 1886, my stepfather, William Breed, died from exposure caused by his falling through the ice of a creek running through the farm and not being rescued until he had been in the water nearly an hour. A week later, on March 6, 1886, my mother died. She had been in quite poor health for about two years from heart disease, probably caused by an acute attack of rheumatism. My brother and I buried her in the cemetery at Union Valley, where her father and mother were buried, and later we had the remains of our father removed there from Union, where he was at first buried. My mother's grave is marked with a granite shaft on which are inscribed the words of King Lemuel: "Her children rise up, and call her blessed."

Nearly every year after coming to New York, we either made some trip in the country, or resided for a few weeks at some place near New York. Up to 1884, Mrs. Warner and the children usually spent a part of each summer at McGrawville. I was sometimes with them for a few days, but oftener my wife and I made a

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short trip to some summer resort. In 1882 we thus spent two weeks at the Delaware Water Gap. In 1883 we spent a few days at Long Beach, and later took a driving trip north of New York, stopping some days at Lake Mahopae. In 1884 we spent July with all of the children at Ocean Beach, on the Jersey coast, and later the children went to McGrawville, while we visited the White Mountains and Old Orchard Beach. In 1885 our whole family spent the summer at a farmhouse owned by Mr. Haviland about three miles north of Rye, N. Y. We had our horses and coachman with us, and found the arrangement very pleasant and healthful—so much so that we spent a second summer there in 1887.

In December, 1882, we made our first trip to the South, going first to New Orleans and then to Florida. We went up the St. John's River as far as Sanford, and were greatly impressed with our first view of palm trees, bananas, pineapples, and especially with the orange groves. Our second trip to Florida was made in January, 1886. I had already purchased the Okahumpka orange grove through my friend Rev. R. T. Hall, and I was desirous of seeing the property and looking over the State. At this time we extended our trip down the east coast to Lake Worth. The railroad at that time extended only to Titusville, and from there we took the curious stern-wheel steamer which ran on the Indian River. There were no fine hotels on the coast at this time, and a private residence set in the midst of a cocoa-nut grove occupied the site where the Royal Ponciana Hotel now stands.

In January, 1890, we made another trip to Florida, and were delighted to find our grove coming on finely.





*Lydia Ann Warner Breed*





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Agnes and Elizabeth joined us after we had been South a few days, and we went with them down to Lake Worth. The railroad was now completed to that point, and we stopped at the beautiful new Royal Ponciana Hotel.

In 1893 we made another trip to Florida, visiting Mr. and Mrs. Hall at their home in Tavares. While we were there the first of the two great frosts of that winter came, killing all the oranges and greatly injuring the trees. The damage from these two frosts was immense throughout the whole region, and the State was so prostrated that it did not recover for many years. I kept on with the orange grove, but I had lost my enthusiasm, and except for a visit to Lake Worth in 1895, I did not again see Florida for twelve years.

In August, 1881, my wife and I made our first visit to Lake Minnewaska and Lake Mohonk, taking with us our two oldest children, Agnes and Franklin. This was the first of many visits to these charming places. In 1889, early in July, we went to Lake Mohonk for a stay of six weeks, taking with us our entire family and our coachman and three horses. Since then a year rarely passes without our spending at least a few days at Lake Mohonk. We have for many years been guests at the Indian conferences held at Lake Mohonk each fall, and for several years I served on the Executive Committee.

In March, 1885, my wife and I attended the inauguration of President Cleveland at Washington, and eight years later we attended the second inauguration, accompanied by Agnes. Through our early acquaintance with Colonel Lamont, who was private secretary to Mr. Cleveland during his first administration and Secretary of War during his second administration, we received

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frequent invitations to the diplomatic and other receptions at the White House, and on several occasions we were entertained by President and Mrs. Cleveland and were members of the receiving party. In this way we formed a warm friendship for them, which was continued after they left Washington.

We also had some personal acquaintance with three of our other Presidents. In 1883 a reception was given at Oberlin to Mrs. Warner and myself by President and Mrs. James H. Fairchild, and Ex-President and Mrs. Hayes were members of the receiving party. Afterwards we met Ex-President Hayes frequently at Lake Mohonk, where he presided at the negro conferences which were held there for several years. Mrs. Hayes was a very brilliant woman in conversation. She had a remarkable memory, so that she rarely forgot a name or face, and she could discuss philosophy, politics, or talk the lightest nonsense with equal skill and fluency. In this way she could adapt herself to any person or company, and she made herself very popular in spite of the fact that she would not allow wine to be served at the White House.

Ex-President Benjamin Harrison was one of the speakers at the Ecumenical Council on Missions held in Carnegie Hall, New York, in May, 1900, and we were asked to entertain him and Mrs. Harrison and to take them in our carriage to the meetings. General Harrison was an easy talker and an effective platform speaker, and yet, in spite of these apparently popular gifts, he had the reputation of being very cold and reserved and of not making warm friendships.

Theodore Roosevelt we first met at a Lake Mohonk

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Indian conference while he was a member of the Civil Service Commission. After he became President I met him at his office in the White House and on other occasions. Mr. Roosevelt had a habit of assuming a very confidential manner with those with whom he conversed, and of saying many things that it would not be discreet to publish. If the friend was so unwise as to report the conversation, he had no hesitation in placing his caller in the "Ananias Club." I never suffered in that way from him, but I might have done so if I had reported some of the statements I have heard him make.

In the spring of 1887, my wife, Agnes, and I made a trip to California, going by way of the Southern Pacific. The immediate object of the trip was to attend the International Convention of the Young Men's Christian Association, which was held at San Francisco, and at which a small part upon the program had been assigned to me. In connection with this trip we visited Yosemite and saw the wonderful waterfalls and cliffs of that remarkable valley. We returned home via Portland and the Northern Pacific, and in company with a party of about twenty secretaries and their wives made a trip through the Yellowstone Park. It was before the park was regularly opened for the season, and our party hired a man to take us through and supply us with food. We slept in the unopened hotels, but all our food had to be carried with us and prepared in camps.

In the summer of 1893 we made another trip to the Pacific Coast, taking all the children with us. We visited the Chicago World's Fair, San Francisco, Yosemite, Portland, and Seattle. From there we took the steamer *Queen* to Alaska, visiting the usual coast towns



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and the Muir Glacier. We expected to visit the Yellowstone Park on our return journey, but when we reached Seattle we learned of the financial panic then at its height in New York, and so I hastened home to take my part in looking after my business interests. The most important outcome of this trip was that on the steamer to Alaska my son Franklin met as a fellow passenger Miss Estelle Hynes of Los Angeles, Cal. The acquaintance thus begun was afterwards continued, and four years later resulted in their engagement.

Our first trip to Europe, as I have already mentioned, was made in 1880. Since then we have visited Europe or some other foreign country about every other year. I look upon these trips as the most pleasant and profitable of any portion of my life. They have been not only restful, giving me increased strength for my work, but they have given me an insight into the lives of my fellow-men, and a breadth of vision in religious, social, and political problems, that I could not otherwise have obtained.

My second trip to England was made alone in the fall of 1881. It was a business trip, and I was absent only about one month, spending most of my time with Mr. William Prettly at Ipswich.

In 1886 I made my third trip to England, accompanied by my wife. We visited the English Lakes, Scotland, York, and London. While in Scotland we met Queen Victoria as she was driving out with Princess Beatrice and her suite. We were stopping at Braemar, near Balmoral Castle, the favorite summer residence of the Queen, and while we were walking out we met the royal party, who returned our somewhat awkward republican salute.

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At this time American travelers were not as frequent in Scotland as at present, and amusing mistakes were sometimes made as to our nationality. One day, while traveling in the same compartment with two intelligent Scotchmen, we were asked in what part of England we lived. We ought to have felt flattered that our accent had been mistaken for English, but we loyally asserted that we were not English but Americans. Imagine our surprise at the next question, "From North America or South America?" We said, "From North America." "Then you are from Canada?" "No, we are from the United States." "Oh, then you are Yankees!" "Yes," we replied, "we are Yankees."

During our absence on this trip our children spent the summer in charge of Mrs. Coffin at the Maplewood Hotel, near Pittsfield, Mass. They had the horses and our colored coachman, William, with them, and enjoyed very much the beautiful drives over the Berkshire Hills in that vicinity.

In the summer of 1888, my wife and I made another tour through Europe, taking with us Agnes, now sixteen years old, and Mrs. A. A. F. Johnston, the principal of the Women's Department of Oberlin College. We left New York, June 13, and went to England, and from there to Norway, sailing from Hull in the steamer-yacht *Domino*. We visited the usual cities and fjords of the west coast up to the North Cape, spending three days within the arctic circle where the sun did not set. We then went by the native vehicle—the cariole—from Sogne Fjord to a station near Christiania, a journey of three days; from there we went to Trollhatten Falls, Sweden, and took the Götha Canal to Stockholm, where

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we attended the meeting of the World's Convention of the Young Men's Christian Association; thence we went to Copenhagen, Berlin, and Paris, returning home by the French line of steamers.

During our absence in Europe the three younger children spent the summer in charge of Mr. and Mrs. E. W. Watkins at Huntington, L. I., in a cottage which we had rented overlooking Huntington Bay. After we returned to New York, Mr. and Mrs. Watkins came to live with us at our New York house, and Mrs. Watkins had the charge of the housekeeping for that winter.

Immediately after our return from Europe our daughter Agnes entered the freshman class of Oberlin College. We fitted up for her the tower-room of Baldwin Cottage, and that was her college home for the next four years.

During the year 1888, Hamilton Bank was organized and I acted as president for the first year, until it could afford to pay the salary of a president who should give his entire time to the bank. After that I remained a director of the bank for nineteen years, until 1907, when absence from the country prevented me from qualifying as a director. During my absence the control of the bank was sold to new parties, and in the panic of 1907 it was obliged to close its doors. At the time I left New York in 1906, the deposits of the bank were over six million dollars, and it was considered the strongest bank in northern New York. Even three weeks before the panic its reputation was so high that I sold the stock owned by the members of my family for three hundred and fifty dollars per share. Later the bank resumed payment, but only to be consolidated with, and absorbed

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by, the Northern Bank of New York, and a little later this bank also closed its doors.

In addition to the Hamilton Bank, I was connected with two other financial institutions in Harlem. I was one of the organizers of the Mount Morris Safe Deposit Company. This was first organized as a separate corporation, but after about two years it was consolidated with the Mount Morris Bank, and I was a director of that bank for some six or seven years. A little later I assisted in organizing the Empire Savings Bank and served several years as one of its trustees.

In the spring of 1890 we went to Irvington and occupied a cottage I had just completed on the northern portion of the property I had acquired in connection with the wall-paper operations. The location attracted me very much, and I decided that the best way to determine whether I should improve the property for a permanent residence was to erect a cottage on it and give it a trial. The first neighborly call we had in our new cottage was from Cyrus W. Field, then in the height of his fame because of the success of his greatest achievement, the laying of the first Atlantic cable. We felt that the call was the greater mark of consideration on his part, for our cottage was a very unpretentious affair placed on the back part of the lot, and we had at the time no social acquaintance with him.

During this summer my brother gave us the use of his steam-yacht *Daring* for a short cruise, and our whole family made a trip up the Sound to Shelter Island and Martha's Vineyard. Two years later we had the yacht again for three weeks and cruised up the Hudson River and around Long Island Sound.

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It was during the year 1890 that my wife joined Sorosis. She had made the acquaintance of some of the members of the club, and the membership seemed to offer advantages of culture, of congenial society, and of personal friendship which she desired. I fully shared in my wife's wish to join the club; in fact, I was at first rather more urgent than herself. The wisdom of the action has now been confirmed by twenty-two years of delightful fellowship with a group of very intelligent and public-spirited women. For ten years my wife has served the club as a member of the Executive Committee, and for over four years she was the chairman of the committee. My two daughters and one daughter-in-law, Mrs. F. H. Warner, have since joined the club, so that it has become quite a family affair.

In 1891 we went abroad again, accompanied by all our children. I was very desirous that my children should have a practical knowledge of French and German. I had studied both of these languages by the old-fashioned method, but I could not speak them, and so my knowledge fell just short of having a practical value. We decided, therefore, to take the children abroad for a few months where they could get experience in speaking French. Agnes was then a junior in Oberlin College, but she had enough studies to her credit, so that she could be out for a term without losing her standing in her class.

In April we took the French steamer *La Champagne* for Havre, and from there went to Paris, Geneva, and Lausanne. Here we placed Franklin and Lucien in the delightful family of Mlle. Grobet, the sister of a Swiss pastor, while Elizabeth, with her maid Jennie, was placed at a girls' school kept by Mme. Imer near by.

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As soon as the children were settled, my wife, Agnes, and I started for Italy via Marseilles and the Riviera. We spent about two months in Italy and Sicily, visiting Pisa, Rome, Naples, Syracuse, Girgenti, Palermo, Bologna, Verona, and Milan. We then crossed the St. Gotthard Pass to Switzerland, and taking the other children with us, crossed the Furca and Simplon passes to Italy, visiting Venice, Milan, and the Italian lakes, and returning to Switzerland via the Splügen Pass. We then visited Zurich, Lucerne, Zermatt, Chamonix, Geneva, and Paris, returning to New York about September 1.

About this time, in 1891, I was elected a director of the Home Fire Insurance Company. My selection for the position was due to my acquaintance with Mr. John H. Washburn, who was at that time a vice-president of the company. I bought ten shares of the stock of the company, at one hundred and fifty dollars per share, to qualify as a director. Later, I bought additional amounts at constantly increasing prices, and now it is worth over seven hundred dollars per share. My connection with this company has been among the most pleasant of all my business relations.

In March, 1892, my wife and I made our first and only trip to Bermuda. It is a beautiful island, and we spent a very pleasant ten days there, but the ocean trip during the winter months on a small steamer is anything but agreeable.

In June of this year Agnes completed her four years' study at Oberlin College, and received her degree. Of course the whole family was present on the occasion. On our way back from Oberlin, we stopped at Niagara Falls



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for a few days, and then joined Judge and Mrs. Higley in a trip to the Adirondacks, visiting Honnedaga and Little Moose lakes. As a result of this visit I joined the Adirondack League Club and later built a camp on Little Moose Lake.

During the summer we again occupied our cottage at Irvington. Early in September my wife and I visited Magnolia on the Massachusetts coast, and spent nearly two weeks on a walking trip in that vicinity. The last day we walked over twenty miles, almost completing the circuit of Cape Ann.

The spring of 1893 was characterized by a social event of more than usual local importance—the Harlem charity ball. A few months before this the Harlem Relief Society had been organized, coöperating with the Charity Organization Society in rendering local relief to the deserving poor. My wife, as president of the society, was desirous of increasing its resources as well as of assisting other Harlem charities, so she devised the plan of having a Harlem charity ball. A committee of ladies took charge of the affair, of which she was made chairman. Among those assisting her on the committee were Mrs. Donald McLean, since prominent as president of the Daughters of the American Revolution, and Mrs. Judge Vernon Davis. The ball was held in Hammerstein's new hall, adjoining the Harlem Opera House, then just completed, and was attended by all the élite of Harlem. Mayor Gilroy was present as the official representative of the city, and he and Mrs. Warner led in the opening quadrille. The ball yielded a fund of \$3,850.85, which was divided among eight non-sectarian charities of Harlem.



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On January 4, 1894, we again went to Europe with all the children, that they might have a further period of study in French and German. We took the steamer *Co'umbia* direct to Naples, and from there our old guide, Pietro, went with the three younger children to Lausanne. Franklin resumed his old place in the Grobet family, and Lucien and Elizabeth went to Zurich, where they found a home in the fine German family of Frau Anna Hepp. They studied under a private instructor and made good progress in Latin and other studies necessary for their college preparation, as well as in German.

My wife, Agnes, and I continued on the same steamer to Alexandria, where we stopped for a day or two and then went to Cairo. From there we made the usual trip up the Nile, going as far as the Second Cataract. It was in the days when the Mahdi was in control of the Soudan, and his soldiers made occasional raids down the Nile below Wadi Halfa. The night we anchored at Korosko, the officer in command requested us to move to a position directly under the guns of the fort, as they had as prisoners several of the wives of the Mahdi's followers and an attack was feared. A few days later, while we were on our journey up the Nile, the Mahdi's troops made such an attack and rescued their women.

In making the excursion of about four miles from Wadi Halfa to the Second Cataract, the commandant was so fearful that tourists might be attacked that he gave orders that a camel corps should always accompany them. In our case, through some mistake, the camel corps consisted of a single soldier mounted on a camel. He made a very picturesque figure as he stood out

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against the glaring sands of the desert, but he did not add materially to the safety of the excursion.

Our dragoman for the upper portion of the Nile was an Austrian who spoke English quite well, but he had apparently taught himself, so that some of his pronunciations were peculiar. When he had announced for the third time to the passengers that we were to be escorted from Wadi Halfa by a "camel corpse," I felt so embarrassed for him that I took him aside and explained the proper pronunciation, for which he thanked me very heartily.

On our return to Cairo, we found Mr. A. L. Barber waiting for us to go with him on a cruise of the Mediterranean on his steam-yacht, the *Sapphire*. Before we left New York he had invited us to spend the winter with him on his yacht, but we had declined, as our arrangements were all made for the trip through Egypt. Now that the Egyptian trip was completed, we were glad to accept his invitation, and three days later, on February 2, we went with his party to Port Saïd, where we joined the yacht. We waited two days for the sea to quiet and then sailed to Jaffa, where we left the yacht and went by rail to Jerusalem. We spent three nights in the city, visiting the usual sights of Jerusalem, Mount Olivet and Bethlehem. Returning to the yacht, we sailed up the coast of Palestine and along the south coast of Crete, and so on to Athens, where we spent two days and where Mrs. Barber joined us. The party then consisted of Mr. and Mrs. Barber, Le Droit, Lorena, Roland, Daisy Teal, Miss Calkins, and our party of three. We cruised among the islands of the Ægean Sea, stopping occasionally when the sea was rough—

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for Mrs. Barber never sailed on a rough sea—until we reached Smyrna. Here we spent a day in the bazaars and then went on to Constantinople. We anchored off the Golden Horn and spent about six days visiting the various sights of the city. We then started leisurely towards Italy. We were in quarantine because of cholera in Constantinople and could make no stop for ten days, but we managed to pick up our mail at Athens and at Corfu we obtained a little coal. When we reached the coast of Italy our ten days' quarantine had expired, and Mrs. Barber, my wife, and I left the yacht at Taranto and took the train for Naples, while the rest of the party went around by way of Malta.

After spending one night at Naples, I left for New York. I felt I ought to be back to business; besides, Judge Osborne, whom we had left at our house in New York, had been quite sick from an attack of pneumonia, and although much improved, we felt uneasy about his condition.

On the way to London I stopped off a day at Zurich, where I met our three younger children. I then proceeded to England and sailed from Southampton on a steamship of the American Line for New York, where I arrived April 14.

After I left, Mrs. Warner and Agnes continued on the yacht for several days, cruising about the bay of Naples. They then visited Rome and Florence, where they spent several weeks, after which they joined the children at Lausanne the last of May. Here they had expected to spend a month studying French, but Father Osborne did not improve after my arrival in New York, and, according to previous arrangement, I telegraphed for my wife

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to return. She left the children at Lausanne and returned to New York early in June. In the meantime I had arranged with Professor Johnston to go to Europe and travel with the children in Switzerland and Germany during the summer. In company with her they traveled through the Engadine and Tyrol, visiting Munich, Bayreuth, and Nuremberg. They returned home on the White Star Line steamer *Majestic*, reaching New York the early part of September, in time for the two boys to enter the freshman class at Oberlin College.

After my wife returned to New York in June, Judge Osborne gradually continued to fail, and on July 26, 1894, he passed away in the ninety-second year of his age. Ever since we had resided in Harlem, Judge Osborne had made his home with us during a part of each year. In October, 1885, he was married to Mrs. Lucy Atwater of Homer, an old acquaintance of the family. She was ten years younger than Judge Osborne, who was then eighty-two years old. They were both too infirm to be of much mutual assistance, but they were society for each other, and the marriage probably added to their happiness. After their marriage they lived with us most of the time, except during the summer months.

Judge Osborne was in many ways a remarkable man. His large body was accompanied by great strength, will power, and force of character. Many stories were told of his feats of strength when he was in the prime of his manhood. Perhaps the most remarkable of these was that he would lift two barrels filled with eider by putting his fingers into the bung-holes, and carry them along, one on either side. Even after I knew him in McGraw-

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ville he was sometimes sent for to quell a disturbance caused by a drunken row. His commanding presence in the doorway was all that was needed to send any rowdy slinking into a corner. He was very modest about his feats of strength, and never spoke of them of his own accord. The nearest he ever came to bragging was to claim that he was never tired: he would sometimes say he was sick after severe exertion, but he would never confess to fatigue.

Judge Osborne took a special pleasure in the companionship of our children, and they were equally fond of him. It was very interesting and gratifying to see the gradual softening and sweetening of his nature as advancing years came upon him. He was naturally a man of vigorous mind and strong opinions, and sometimes he was somewhat intolerant of the views of those who differed from him. Much of this prejudice disappeared in his later years, and he seemed like one whose character had ripened and softened with maturity.

During the fall of 1894 I let the first contract for the erection of my house and stable at Irvington, and work was at once commenced. I had been working at the plans for over a year, and had laid out the grounds, made the roads, and set out most of the shrubbery. Before the winter set in the walls were built up nearly to the second floor.

In the spring of 1895 we moved into the Chamberlain House, adjoining my Irvington property, so that I might be near to oversee the work. During the summer the exterior of the house was completed and the contract let for the inside finish. We also completed and stocked the conservatories. The house was not entirely finished

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until June, 1896, about twenty months from the time the contract was first let and the work commenced.

When we first planned the Irvington house we thought to make it a summer home and expected to retain our New York home, but before the house was completed we decided that we did not wish the responsibility of keeping up two large and expensive houses. We accordingly decided to close the New York house and to make our permanent home at Osborne Terrace, as we called our Irvington place.

We regretted to leave Harlem on many accounts. It had been our home for sixteen years, and here our children had grown from infancy to maturity. Very many of our friends lived in Harlem, and our residence there covered the most active and important period of our lives. Our roots were down deep in the soil, and could not be transplanted without feeling the shock caused by the change. We felt, however, that Harlem itself was rapidly changing. Cheap apartment-houses were taking the place of private residences; many of our friends had already moved away, and others were leaving. Much, therefore, as we regretted to leave a home where we had passed so many happy years, we had no doubt that it was best that we should do so. Accordingly, on June 16, 1896, we bade good-bye to our Harlem home and took possession of our new residence in Irvington.





*Judge Noah H. Osborne and the children of Dr. and Mrs. Lucien C. Warner*





## CHAPTER X

### LIFE AT IRVINGTON-ON-HUDSON

THE occupation of Osborne Terrace at Irvington was an important event in the history of our family. Our children had now become young men and women. Our daughter Agnes had already graduated from college, our two boys were members of the junior class, and Elizabeth was preparing to enter the freshman class in Oberlin the next fall. By making our home in Irvington, we felt we should enjoy the advantages of both country and city life. We should have our gardens, conservatory, stables, lawn tennis grounds, and the country air, and yet we should be so accessible to New York that we should not lose our old friends, or the advantages and inspiration that come from life in a great city.

In planning the house and grounds, we had put into them our best thought and care. While the house was large, it was thoroughly homelike, and it escaped that feeling of coldness and cheerlessness which often seems to pervade large houses. We had gathered about us a good collection of books, paintings, statuary, and bric-à-brac, and these, with additions made from time to time, fitted up the rooms so as to make them pleasant and attractive.

The grounds had also received careful attention. I

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employed a landscape gardener to assist me in laying out the general plan, but the details I worked out myself. My purpose was to have very little that was artificial, but so to plan the grades, walks, trees, and shrubs that when completed the place should look as though it was just as nature had arranged them. The grounds had been mostly prepared some three years before the house was completed, so that there was at once the appearance of an old and established place.

The first important event after taking possession of our house was the marriage of our daughter Agnes to Seabury Cone Mastick of California. They first met at Oberlin College, where they were fellow-students and where Mr. Mastick graduated in the class of 1891. About a year before the marriage, Mr. Mastick came East and settled in New York in the practice of patent law. The wedding took place at Osborne Terrace on October 1, 1896, and was attended by over one hundred of our relatives and most intimate friends. Two weeks later a reception was given at our house, which was attended by about three hundred of our friends, mostly from New York City. Mr. and Mrs. Mastick had taken an apartment at the Montana on One Hundred and Twenty-fourth Street and Mount Morris Park, and this was their home for the next eight years.

Early in January, 1897, our son Lucien was operated on for appendicitis by Dr. Louis Stimson at the New York Hospital. During the previous year he had had several quite severe attacks, from which he had apparently recovered, but we found that his general vigor had not returned, and that he could not take up his full work, and so we decided on an operation. Ten days after the



The first of these is the fact that the town of Irvington-on-Hudson was founded in 1808, and was the first town in the State to be incorporated as a city. It was the first town to be incorporated as a city, and the first town to be incorporated as a city.

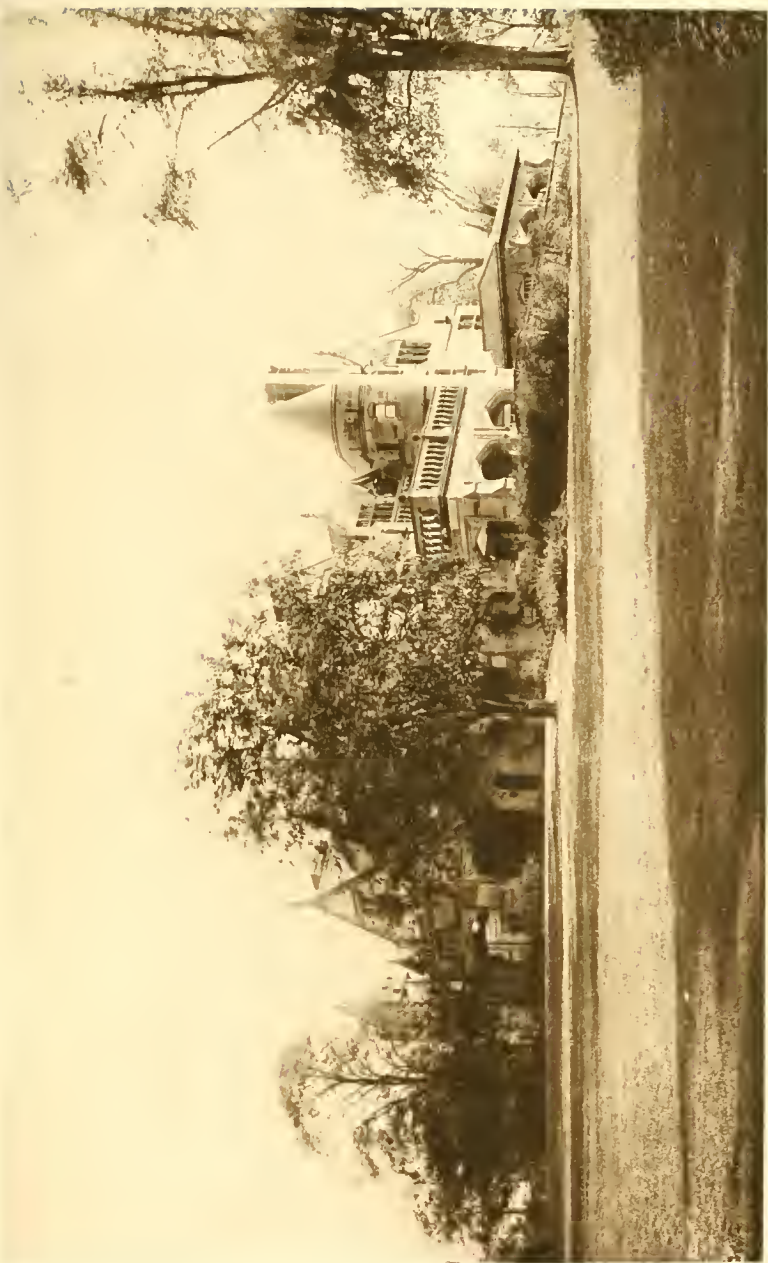
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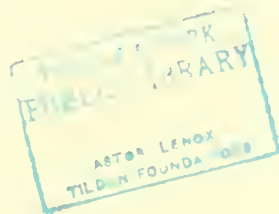
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*Osborne Terrace, Irvington-on-Hudson*







## LIFE AT IRVINGTON-ON-HUDSON

operation he had so far recovered that he walked out of the hospital to the Kensington Hotel, where we were stopping. A few days later he went with us to Irvington, and a little later to the Waldorf Hotel, where we stayed until the first of March. This was before the Astoria part of the hotel was completed, and it was the first of our many years' stay at this admirably kept hotel.

In March my wife, Lucien, and I started on a trip through Mexico, stopping on our way for two days in Washington to attend the inauguration of President McKinley. We then hastened on into Mexico, where we joined a Raymond & Whitecomb excursion party and completed the trip with them. Except for a few days in the City of Mexico, we lived in the cars, as the general run of hotels and eating stations were not at that time attractive.

After completing our Mexican trip, Lucien resumed his studies at Oberlin with his health fully restored. Mrs. Warner and I returned to Osborne Terrace, where we were later joined by the children, and where we all spent the summer. In April we made a short trip to Mobile to attend the convention of the International Committee of the Young Men's Christian Association, returning to New York by steamer from Savannah.

The next fall Mrs. Warner, Elizabeth, and I started on a trip around the world. Elizabeth had come through her year of study at Oberlin with quite broken health, owing probably to the pressure of too many social duties in addition to her studies. We felt, therefore, that it would be best for her to travel for a while and leave the question of completing her studies for future consideration.

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We started from New York on October 8, 1897, and went via the Canadian Pacific to California. Our train was delayed, so we arrived in San Francisco one day too late for a reception which the Young Men's Christian Association had planned to give me as a "send-off" for my trip. We sailed from San Francisco on October 21, going to Honolulu, where we stopped for one day, and then on to Yokohama, Japan.

We had joined a Cook's selected party of ten, thinking that in countries where couriers must be constantly employed it would make the traveling easier and more pleasant. We later decided that this was a mistake, as we were hampered more than we were helped by being connected with a party. We were experienced travelers, and could easily have engaged our own couriers, and so varied our route and plans from time to time to suit our inclinations, instead of being obliged to follow strictly a prearranged itinerary. Still, in spite of some drawbacks, we had a very profitable and pleasant journey, and the discomforts were hardly remembered after we returned and were able to look back on the five months we had spent together.

In Japan we spent six weeks in November and the early part of December, visiting Tokio, Nikko, Mianoshita, Kyoto, Nara, Osaka, Kobe, and the other places usually seen by tourists. The weather was at this time of year delightful—just cool enough, and with almost no rain. It was the season of chrysanthemums and of beautiful autumn foliage, and these we enjoyed as never in any place before. We especially enjoyed a visit to the home of Count Okuma, where there was a particularly fine collection of chrysanthemums. We also saw some-

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of the missionary work in Japan. Mr. Miller, the interpreter of the American Legation, had formerly been a secretary sent out by the American Young Men's Christian Association, and he assisted us greatly in introducing to us those we wished to meet. While in Tokio I gave a dinner at our hotel to about twelve representative missionaries of all the different denominations, and discussed with them missionary problems in Japan. At Kyoto we dined with the president of the Doshisha College, and met in their homes most of the missionaries of the American Board.

From Kobe, Japan, we went to Shanghai, where we spent two days, and then to Hong Kong, where we spent ten days, making excursions to Canton and the Portuguese city of Macao. At this time there was no railroad in any part of China which we visited. There had been for some years a short railroad running from Pao-shan on the Yangtse River to Shanghai, but the charter had expired and the road had been torn up and destroyed. The only railroad then existing in China was the one running from Tientsin to Peking, and that was mostly destroyed in the "Boxer Rebellion," which came about one year later. The hatred of the Chinamen for foreigners was at that time apparent everywhere we went, but it was especially conspicuous at Canton, where every face seemed to glower on us, so that we hardly felt it was safe to be upon the streets. Those who have experienced the present friendly feeling of the Chinese for strangers can hardly realize what it was before the "Boxer Rebellion."

Early in January we again took steamer for Colombo, stopping on the way at Singapore and Penang. At Cey-

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lon we spent two delightful and restful weeks visiting Kandy and Nurwara Eliya. Near Kandy are the Paradise Gardens, perhaps the finest botanicaal gardens in the world. The natives almost worship the place, as they believe it to be the original "Garden of Eden." We also saw tea plantations where the finest Ceylon tea is grown, and immense groves of cocoanut palms, which are cultivated for the cocoanut oil of commeree.

From Colombo we went to Calcutta, and there had our first experience with Indian hotels, about which nothing favorable can be said execept that they seem to be fire-proof. After a few days in Calcutta, we made an exeursion to Darjeeling, from which the best view of the Himalayan Mountains is to be seen. This trip stands out as one of the most memorable in our whole lives. We reached Darjeeling in the midst of a snow-storm, but it soon cleared and we had three days of the most wonderful mountain views that are to be seen anywhere in the world. Darjeeling is about seven thousand feet above the sea, and directly in front of it toward the mountains is a wide valley two thousand feet deep. Just aecross this valley, the range of the Himalayas rose up before us thirty thousand feet high, almost the whole mass covered with brilliant snow and ice. The distance of the mountain peaks from us was from thirty to sixty miles, but the air was so clear that they seemed close at hand. The Himalayas, as seen from here, give such an impression of vastness and grandeur that it is simply overpowering. Our room looked directly upon the mountains, and not satisfied with our view by day, we used to get up at night to study the wonderful effect by moonlight. We made journeys to the higher shoulder of the mount.



back of us, from which we could see Mount Everest eighty miles away; but, on the whole, nothing was more satisfactory than the view of the immense Kinchinjunga Mountain as seen from our hotel.

Leaving Calcutta, we made the trip to Bombay via Benares, where we saw the sacred Ganges lined with beautiful Hindoo temples, with thousands of natives bathing in its holy waters, and with its burning ghats along the shore always smoking with the fires in which they burn the bodies of their dead; Cawnpore and Lucknow, memorable because of their experience in the Mutiny of 1857; Agra, with its celebrated Taj Mahal and other buildings nearly as fine; Delhi, the old capital, filled with wonderful Mohammedan architecture, and also with vivid reminders of the Mutiny; Jeypore, a city under native rule, quaint and interesting, with the houses all painted a bright pink; and Ahmedabad, not usually visited by tourists, but containing wonderful examples of Hindoo architecture with beautiful wood-carvings.

Bombay was in the midst of an attack of the "plague," and the natives were dying off every day by the hundreds. The elevator boy who took us to our rooms on our arrival at the hotel died of the plague the next day. As we drove through the streets, each house was marked with red lines, showing the number that had died during the previous year. The authorities were trying to carry out modern sanitary regulations to break up the plague, and as a result they almost had a riot on their hands and had cannon pointed down the leading streets. We took a hasty run around the city for two days, and then embarked for Egypt, where we were to leave the party. We left Bombay in quarantine, and reached Suez in



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eight days, which left two days of our quarantine still to work out. All those who were to stop in Egypt had to go to the quarantine station on the edge of the desert, about two miles from Moses' Wells. It was an interesting two days' experience, which we would not willingly have missed, but we were all very glad when it was over and we could proceed by train to Cairo.

On the way to Cairo, Elizabeth was taken quite seriously ill from ptomaine poison caused by bad food which she had eaten. We felt it was very fortunate that we had left quarantine, as otherwise the whole party would have been detained. Her sickness lasted only four or five days, but it prevented her from seeing many of the sights in and around Cairo which she would otherwise have enjoyed.

After about ten days in Cairo, we took steamer to Naples, and from there to New York, where we arrived after an absence of a few days over six months. The trip, as a whole, was a great success. I do not think I ever had any other experience which was more profitable, and which so broadened my vision of the world as did this trip through the Oriental countries. It gave me a new view of the value of Oriental civilization, and of the strength of these nations, especially of the Japanese and Chinese. While these countries still lack many of the comforts and advantages which are found in our Western civilization, they possess the virtues of industry and thrift, and many of the other adjuncts of civilization, to a degree fully equal to that of our boasted America.

We reached New York on April 22, the day following the commencement of war against Spain by the United States Government. Having been out of the country,

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I could not share the intense feeling of hatred against Spain caused by the destruction of the *Maine*. Had there been an arbitration treaty which would have compelled a reasonable amount of delay before action was taken, in all probability there would have been no war, for it would have become clear to all that the explosion which destroyed the *Maine* was not the act of the Spanish Government, but rather that of some irresponsible miscreant.

On reaching New York, we went immediately to Osborne Terrace. Two months later our two sons graduated from Oberlin College, after which they returned to Irvington, where we spent the summer.

Soon after my Irvington house was completed, the Ardsley Casino and Golf Club was organized at Ardsley-on-Hudson. I was one of the organizers of the club, and at these links I learned to play golf. I have never become an expert player, but it has afforded me the kind and degree of exercise which I have needed, and has, I think, been of great value in preserving my general health. Most of the time I play only once a week, but occasionally I have been situated where I could play every day for a few weeks.

Before the Ardsley Casino was entirely completed, on July 4, 1898, there was held, so far as I know, the first automobile contest in America. Mr. J. Brisben Walker, editor and proprietor of the "Cosmopolitan Magazine," offered a prize for the best machine, and the test was to be a run from the City Hall, New York, to the new Ardsley Casino. There was a board of judges, of whom General Nelson A. Miles of the United States army was the chairman. At this time there were no

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regular manufacturers of automobiles, but some parties were experimenting and several steam-machines had been constructed. The event created great interest at the time, and was heralded in all the papers. Five machines started from the City Hall, and after much delay and sundry experiences two of them reached the Casino grounds amid much cheering and rejoicing. They were poor little wheezy things of no real value in themselves, and yet they were the forerunners of the great revolution in locomotion and transportation which was rapidly to follow.

Two years later, in 1900, I bought one of the first automobiles manufactured by the Locomobile Company, which was a steam-machine using gasoline for fuel, and had two seats with the body set up high, so that it looked very much like a light wagon. The wheels were about two feet in diameter, and were made with inflated single-tube rubber tires with wire spokes like those of the ordinary bicycle. The water-tank held about a barrel of water, and this had to be renewed every twelve to fifteen miles when upon the road. It was often out of repair, but we ran it for two years or more before it found its final home upon the scrap-heap. In the meantime the gasoline machine had been developed, and a very different type of machine had taken the place of this early steam-car.

In the fall of 1898 Franklin commenced work in the chemical factory, then located at Mott Haven, and made his home with his sister, Mrs. Mastick, in order to be near his work. About the same time Lucien entered the Law Department of Columbia University, and also lived with Mrs. Mastick. It was not Lucien's purpose to prae-

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tise law, but I was desirous that he should have a legal training before he took up business. With the opening of the fall term, our daughter Elizabeth entered the sophomore class of Vassar College. Her health had not been entirely restored, and we thought it would be better for her to be at a women's college, and near home, rather than to return to Oberlin, which was our natural choice.

On September 22 we opened our Irvington house to a parlor conference in the interest of the Naval Branch of the Young Men's Christian Association. The Spanish war was now practically over, and our naval heroes had returned home covered with glory. The chief speakers at the conference were: Admiral Philip, Commander Higginson, who on the day of the conference was promoted to admiral, and our old friend General O. O. Howard. It was the first time that Admiral Philip had taken part in any social function of the sort, and he was so very modest that it was with difficulty he could be persuaded to shake hands with the people, and still more difficult for him to make a speech. After this conference he was so enthusiastic about the work of the association for the sailors that he gave a large amount of time to working and speaking for the Naval Branch. After his death, some years later, I assisted with Miss Helen Gould (Mrs. Finley J. Shepard) at the unveiling of his portrait in connection with the opening of the building of the Brooklyn Naval Branch.

On April 25, 1899, our son Franklin H. Warner was married to Estelle Dunn Hynes at the home of her parents at Los Angeles, Cal. All the family attended the wedding except Lucien, who could not well leave his studies. It was the season of roses, and one never quite

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knows what roses can do until one sees them growing in California. Not only was the whole house decorated with them, but rose leaves were used by the basketful as a substitute for rice in speeding the departing bride and groom.

On our return journey to New York, we stopped at the Grand Canyon of the Colorado in Arizona. It was before the branch railway had been built to the canyon, and we went by stage some eighty miles from Flagstaff. The canyon stands out in my mind as second only to the Himalayan Mountains among the grandest objects in nature that I have ever seen. Standing on the brink of the canyon, you look across a vast chasm many miles in extent and one mile deep. In many places the rocky walls descend almost perpendicularly for more than half a mile, and in one place a mountain rises up from the bottom of the yawning chasm which is higher than Mount Washington. Add to all this great bands of brilliant red, white, and yellow, several hundred feet wide and extending entirely around the immense amphitheater, and you have one of the grandest and most awe-inspiring views that the world affords.

After returning home a reception was given at Osborne Terrace to Franklin and his bride, at which a large number of our friends were present, both from the city and from the surrounding country.

A few days after the reception, I rented Osborne Terrace for the summer to William Pyle, and in part exchange I took a cottage which he owned at Monmouth Beach, N. J., and which Franklin and his wife were to occupy for the summer.

On June 24 my wife, Lucien, Elizabeth, and I sailed

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for Cherbourg, France, to spend the summer in Normandy and Brittany. The children took their bicycles with them, and they covered the ground on their wheels, while we traveled more leisurely by train, meeting them from time to time, as it suited our convenience. The flinty rock used in the construction of the French roads gave them a large amount of tire trouble, but otherwise the trip was a great success. Near the end of the trip they left Paris, and it was planned that we should meet them at Calais and go together to London. They got on faster than was expected, and so went across the Channel without waiting for us. By riding third-class from Dover they managed to reach London at midnight, with less than one shilling in their possession. They took a cab to the Hotel Cecil, where they arrived in their bicycle costumes, ordered their rooms, directed the hotel porter to pay for their cab, and settled down to await our arrival. Fortunately, the next morning they found a steamer acquaintance at the hotel who insisted upon lending them five pounds, and when we arrived, a few hours later, they had gone to the theater.

On the 11th of September we returned to New York and went to Monmouth Beach for a few days, and later to Lakewood, where we spent the month of November. On December 1 we again went to the Waldorf-Astoria and took rooms for the winter.

In March, 1900, Franklin and Estelle made a three months' trip to Europe, going via Naples and returning from London. In April we went to Osborne Terrace, where our family spent the summer. On September 9 our first grandchild, Lucien Hynes Warner, was born at our Irvington home. In the fall my wife and I again



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went to the Waldorf-Astoria, while the Irvington house was occupied for the winter by my son Franklin with his wife and son.

In the spring of 1901 we rented Osborne Terrace to Edwin Gould for one year, and took a furnished house at Larchmont, which Franklin and family occupied for the summer. In May my wife and I, in company with William Hayes Ward of the New York "Independent," made a two weeks' trip, in the interest of the American Missionary Association, through the reservations of the Sioux Indians in the Dakotas. We first visited Oahu, and from there Dr. Thos. L. Riggs, missionary of the association, drove us in his two-seated wagon to the different stations on the reservation where missionary work was established. At Fort Yates we were present at an Indian council where the members of the tribe from the whole section had been convened by the Indian agent to discuss and vote upon a proposition to lease a portion of their grazing-land to a company of white men who kept large herds of cattle. The Indians rejected the proposition, very much to the delight of the missionaries and the disgust of the agent.

In June, 1901, Lucien graduated from Columbia Law School and Elizabeth from Vassar College. Soon after this we again went abroad for travel, visiting Germany, Austria, and Hungary. Lucien, Elizabeth, and Mr. and Mrs. Mastick all crossed on the steamer with us, but Mr. and Mrs. Mastick left us at Cherbourg, and were with us only a few days during the summer. We landed at Hamburg and visited Berlin, Dresden, Vienna, Prague, Budapest, Nuremberg, Bayreuth, and the Black Forest. We returned to New York early in September, and Lu-



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Lucien went immediately to Bridgeport, where he took up work with the Warner Brothers Company. My wife and I spent a few weeks at Larchmont, taking care of our grandson Lucien while his father and mother made a trip to South America. Estelle went only as far as Demerara, but Franklin went on to Cayenne to visit our phosphate deposit at Grand Connetable Island.

Soon after they returned they took a house on Fisher Avenue, White Plains, and here set up their independent family life. Two years later Franklin purchased land on Ridgeview Avenue and built a house to suit his own taste, and this has since been his home.

My wife, Elizabeth, and I spent the winter at the Waldorf-Astoria. We took a box at the Metropolitan Opera House, gave a coming-out reception at the Waldorf-Astoria for our daughter, and went into society during the winter more than usual.

In the spring of 1902 we again went back to Irvington for what proved to be our last summer at Osborne Terrace. Franklin now had his own home, and saw us only on an occasional visit. Lucien frequently spent Sundays with us, but was too much absorbed in his work to visit us during the week. Mr. and Mrs. Mastick usually spent several weeks with us during the hot weather, but Elizabeth was the only one of the family to be with us regularly, and she was to leave us in the fall.

The breaking up of the family is an experience which naturally comes to every normal household, but it is none the less a sad experience for the parents. The daily association of many years must give place to the occasional visit, and while the mutual sympathy and affection remain, there is still a breaking up of established ties that

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is hard to bear. The seven years of family life at Osborne Terrace had been very happy for us all, but the time had arrived when new plans were demanded. The Irvington place was too large and expensive for either of our children to occupy, and it did not seem worth while for my wife and me to keep it up just to give them a place for an occasional visit. It was for us too much like running a servants' boarding-house, and we felt that our time could be better employed. The Irvington home did not fit the changed conditions which confronted us, so it seemed to us the part of wisdom to leave the place and to select a home better adapted to our present wants, where we should have more freedom from care, more real comfort, and more time and strength to attend to the numerous obligations that rested upon us. We accordingly decided to rent Osborne Terrace until such time as we should be able to find sale for it.

The closing of Osborne Terrace, like the opening, was to be signalized by a wedding and reception. On October 15, 1902, our daughter Elizabeth was married to William Gibson Gallowhur of Gerard, Pa. Elizabeth had met Mr. Gallowhur during her year at Oberlin, and he had been an intimate friend of our sons during nearly all of their stay in Oberlin. In connection with the wedding, we gave a reception to our numerous friends, including many of the relatives of Mr. Gallowhur.

A few days after the wedding we selected and gave to the children many of the pictures and articles of furniture in the house that were favorites with them, and replaced such of these as were necessary with new articles to make the place ready for rental. With these arrange-

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ments completed, we went again to the Waldorf-Astoria, and took rooms for the winter. Mr. and Mrs. Gallowhur took an apartment and started housekeeping in the Montana, the same building where Mr. and Mrs. Mastick were living.

On February 2, 1903, my wife and I started on a visit to Australia and New Zealand which occupied us nearly five months. The trip was chiefly in the interest of the Young Men's Christian Association, and is briefly described in another chapter of this book. On our way back from New Zealand, we stopped for two weeks at Honolulu, where we had a delightful time traveling about the island and meeting the people, many of whom we knew through Oberlin associations and from our former visit. As a result of my observations on this trip, I prepared two magazine articles, one on the Socialistic Laws of New Zealand, published in the "Review of Reviews," and one on the Native Race of Hawaii, published in the "Outlook."

During our absence in Australia, on April 29, 1903, our son Lucien Thompson was married to Mary Barbour Whitman, formerly of Chicago, but then living at Groton, Conn. Miss Whitman was a classmate of our daughter Elizabeth at Vassar College, and was frequently a guest at our house during their college studies. The wedding was planned before we left for Australia, and we regretted very much to be absent on an occasion so important to the members of our family; but the Australian trip had been arranged to fit the time of our traveling companions, Mr. and Mrs. Morse and Mr. Mott, and it did not seem best either to change our plans or to defer the wedding until our return.

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During our Australian trip Osborne Terrace was rented to Daniel G. Reid, with an option to purchase. The following October the sale was completed, and our Irvington home passed out of my hands. Most of the furniture went with the house, but we retained a few of the pictures, rugs, and bric-à-brac to which we were especially attached.

After the sale of the Irvington property we took rooms at the Waldorf-Astoria by the year, and fitted them up with our own pictures and bric-à-brac, so as to give them a homelike appearance. Since then our regular home has been in a hotel, and it has seemed to meet our wants better than to keep up an establishment of our own. The time of both my wife and myself was fully employed with business and with social and philanthropic work, so that it was important that our household cares should not take too much of our thought and strength. We also wanted to be so situated that we could at any time spend a night or a few days with our children, or could leave the city for a few weeks or months of rest whenever needful. For young people or for older people whose time is not well occupied, hotel life may be very demoralizing. The normal life is that in which the husband and wife have the care of their own domestic arrangements, but for those who have completed their domestic obligations, and whose time is fully occupied with other duties, it may be best that they should be free from household cares. We have now had ten years' continuous experience of hotel life, besides nearly eight years when our winters were spent at hotels, and we are satisfied that it has met our wants better than any other mode of life, and has in no way lessened our interest in

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others or our service to the world. I would not presume to set up our practice as an example, for I well know that what has been a success for us might be a failure with many others; but I have reported our experience for what it may be worth.

## CHAPTER XI

### LATER YEARS

THE later years of one's life are often more fruitful in achievement than the earlier years, but greater interest usually attaches to the earlier part of life, when one is forming one's habits, developing one's character, and finding one's place in the world. In old age there is less that is new to report, and sometimes there is a tendency to live in the past rather than in the present. In this way old age may become garrulous and uninteresting. I do not wish to run the risk of falling into this error, so I will pass over the remaining events of my life as briefly as possible.

The year 1904 was signalized by the birth of three grandsons, Arthur Whitman Warner, born at Bridgeport, February 8; George Gallowhur, born at Lawrence Park, Bronxville, N. Y., September 4; and Douglas Calvin Warner, born at White Plains, N. Y., September 28. The fifth grandchild, Keren Warner Gallowhur, was born at White Plains, March 26, 1907, after whom followed Agnes Howland Warner, born at Bridgeport, February 29, 1908, and Elizabeth Gallowhur, born at Scarsdale, November 11, 1909.

During the four years following the sale of Osborne Terrace, all of our children became settled in their own





*Lucien Calvin Warner*





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homes. It was my policy to deal somewhat liberally with them while they were getting started in life—the time when help seems to be most serviceable. The best way in which parents can provide for the success and happiness of their children, especially of their sons, is to assist them in becoming established in some congenial and suitable employment, which shall occupy their time and by which they can earn a livelihood. If they are brought up to do nothing but to depend upon inherited money for a livelihood, they are very likely to make shipwreck of both money and happiness. When there is money which it is expected they will inherit, it is much better that it should be gradually advanced to them as they show ability to handle it and use it wisely, rather than to keep them in comparative want now, with the temptation later to launch out suddenly into a life of waste and extravagance. The children of rich parents are badly handicapped at best, and such a course will do much towards teaching them the wise use of money and training them to be useful and respected members of society.

In accordance with the policy outlined above, I have assisted all of my children in purchasing houses and in getting established in life. They have all followed the modern tendency of young married couples, and have established their homes in the suburbs of New York rather than in the city. Franklin completed his new house on Ridgeview Avenue, White Plains, N. Y., in October, 1904, and with additional land since purchased he has space around his house for a fine lawn and an excellent garden. Mr. and Mrs. Mastiek bought an abandoned farm in 1904, which is beautifully situated on

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Bear Ridge, three miles east of Pleasantville in Westchester County, N. Y. In 1905 they gave up their New York apartment, and made the farm their permanent home. In 1908 they completed a new house which gives them a beautiful home with all the modern comforts of a city house. Lucien purchased a house in 1905 on Broad Street, Bridgeport, near the factory, but beautifully located on Seaside Park. Three years later he enlarged the house and bought additional land, so that he now has a commodious and well arranged house, with gardens and garage. Mr. and Mrs. Gallowhur lived for a year in Bronxville, then for two years in White Plains, and in the spring of 1908 they took possession of their new house, surrounded by five acres of land, located in Scarsdale, N. Y.

My wife and I have preferred to keep our home in the city. We like the country for the summer, but the city is where our work is and where our interests lie. It also gives us more freedom of action, for we still retain our love for travel, and nearly every year make trips of a few weeks or months to places of interest.

Almost immediately after the sale of Osborne Terrace, in October, 1903, we took a trip of three months to Italy, Sicily, and Egypt, accompanied by Professor Johnston of Oberlin and Mrs. Plympton of Buffalo. Most of the ground traversed was familiar to my wife and myself, as we had been over the same route with Agnes twelve years before. This did not lessen our interest, for we were glad to refresh our memories and to take some parts of the trip more leisurely than during our first visit. During this trip Mrs. Warner developed symptoms of the nervous trouble which three years later

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resulted in her serious illness, but at this time we did not recognize the nature or gravity of the trouble.

On February 4, 1904, we returned to New York, and again took our rooms at the Waldorf-Astoria, where we remained until May, 1908, when we changed to the Marie Antoinette on Broadway and Sixty-sixth Street. There we had larger rooms and two guest-rooms, so that we could have our children with us whenever it suited their convenience; but we did not like being so far up-town, and at the end of the year we went to the Lorraine, No. 2 East Forty-fifth Street, where we have since remained. Our present location has the additional advantage of being close to the Grand Central Station, so that our children can easily drop in any time when they come to the city. In this way we see one or more of them several times each week.

In March, 1906, my wife and I made a four weeks' excursion to the West India Islands. We first went to Porto Rico, and then, changing steamer, we visited the Windward Islands. We were especially impressed with the desolate appearance of Martinique, the west shore of which had been destroyed by the eruption of Mont Pelée only four years before. St. Pierre, which was a flourishing city when Franklin and Estelle visited it in 1901, was now a desolate waste without a single inhabitant. The gases from the eruption settled down over the town, and without a moment's warning the entire population of some fifteen thousand were killed. The immense banks of earth which had been thrown from the mouth of the crater and piled upon the surrounding country for miles around gave us vivid proof of the terrible destruction which accompanied the eruption.

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At Trinidad we again changed steamers and took an English steamer bound for New York via Panama. We stopped at La Guayra, the seaport for Caracas, but did not have time to visit that interesting city. We next stopped at Puerto Colombia, and made an excursion to the interior town of Barranquilla. Here we had an experience which illustrates vividly the effect of a depreciated currency. We took a carriage to drive about the town, and paid for it in the native currency at the rate of one hundred dollars an hour. This one hundred dollars was just equal to one dollar of our own money! At the native market the dealers used a large basket to carry home with them the paper money which they had taken in during the day; and yet some people even here in our country seem to think it requires only the steady use of the government printing-press to supply the country with all the money it needs. It certainly is the way to make money cheap.

At Panama we crossed the isthmus on the government railway, and had a good view of the work then accomplished on the canal. The sanitation of the isthmus, and all the preliminary work, had been completed, ready for the real digging of the canal; but at that time only a few steam-shovels were in operation, and the final location of the great locks had not been determined, but even then we were greatly impressed with the magnitude and importance of the work.

Returning from Panama, we stopped for one night at Kingston, Jamaica, which is the largest of the English West India Islands. It was a quaint and interesting city, almost wholly occupied by negroes. We saw but little of the banana culture, as the immense plantations



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which supply the greater part of the United States with bananas are located on the northern portion of the island.

On August 2, 1906, we left New York on what we had planned should be our most extensive and important trip abroad. Professor A. A. F. Johnston of Oberlin College accompanied us, and we were to include in our trip England, Spain, northern Africa, Greece, India, China, and Japan. We hoped especially to visit many missionary stations and to make a careful study of the missionary operations.

We went first to England, where we took a three weeks' automobile trip, visiting, among other places, Cambridge, the English Lakes, Wales, the Valley of the Wye, Bath, and Salisbury. From England we went via Paris to Biarritz, which is the most attractive watering-place I have ever seen. From there we drove over the Roncesvalles Pass crossing the Pyrenees Mountains to Pamplona in Spain. By this route we missed seeing San Sebastian, but we had a charming and unique ride over one of the most noted historical passes of the world.

Our trip through Spain included the usual places visited by tourists. The impressions of the trip which stand out most vividly are the paintings in the Prado at Madrid, and the Moorish architecture, especially as revealed in Toledo, Seville, and Granada. No one can fully appreciate Velasquez or Murillo who has not visited Spain, and not to have seen the great paintings of Velasquez in Madrid is not to know the wonderful possibilities of drawing and perspective. The Moorish architecture of southern Spain is unique in the architecture of the world. That a people who could produce such gems of beauty as are to be found in Granada should be driven

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out of the nation and dispersed among the wilds of Africa is one of the strangest anomalies in the history of the human race.

While in Madrid my wife and I attended a Spanish bull-fight. We have never approved of bull-fights, but we desired to see for ourselves an exhibition which claims the distinction of being the national sport of the Spanish people. What we saw satisfied our curiosity for all time and confirmed us in our disapproval of the so-called sport. The contest between the matador and the bull is not so bad, for each has a fair chance, and it is skill against force; but to ride a blindfold horse against an infuriated bull to be deliberately gored to death is neither skill nor sport, but sheer brutality. The fact that the horses were worn-out jades ready for slaughter does not lessen the brutality of the method of killing. There were six bulls provided for the entertainment, but when we had seen two dispatched we were satisfied and retired.

From Madrid we went to Barcelona, which we found the most modern and enterprising of all the Spanish cities. It seemed quite Parisian in its look and general characteristics. While at Barcelona we visited the wonderful Montserrat, about thirty miles distant. Parts of the mountain are surrounded by pinnacles or horns, many of them several hundred feet high, which give this mountain the most weird and fantastic appearance of anything I have ever seen in nature.

From Barcelona we went to Nîmes, where there is an old Roman amphitheater still in such good repair that it is regularly used for bull-fights. Although bull-fighting is against the law in France, it seems to be tolerated in some of the southern towns near the borders of Spain.

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Crossing the Mediterranean from Marseilles, we went to Algiers, spending several days at a hotel on the hills overlooking the city. Then we went by train to Biskra, where we spent a delightful week. Biskra is located on a genuine oasis watered by a stream which comes down from the mountains situated to the north between Biskra and the Mediterranean. It is almost entirely set out to date-palms, of which it contains over one hundred thousand. The dates were just beginning to ripen while we were there, and their delicious flavor still lingers in my memory.

We stopped at the Hotel du Sahara, made memorable in the "Garden of Allah" by Robert Hichens, and we frequently visited the celebrated garden of Comte Landon. We also took a day's drive to the south into the desert, and so came to know and feel the strange fascination which the desert has for travelers as well as for the native Bedouin.

On our return from Biskra, we stopped for a night at Timgad, a Roman city recovered from the sands, more extensive and more wonderful in its architecture than the ruins of Pompeii. We were especially impressed with the water system and drainage of Timgad. There were sewers under the streets and a system of water-pipes, toilets, and baths which would do credit to a modern city. The next night was spent at Constantine, and we greatly regretted that we could not have stayed at least two or three days. The gorge which runs through the city is one of the most remarkable in the world. In two or three places the stream has eaten its way through the limestone rock, leaving natural bridges.

A day's ride from Constantine brought us to Tunis,

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the most Oriental of the cities we saw in North Africa. The bazaars are especially fine and interesting. Near by is the site of Carthage, but there is little to be seen which gives evidence of the grandeur of the ancient city. From Tunis we took a steamer direct to Naples, stopping on the way at Palermo, where we had time to visit the city.

At Naples I left my wife and Mrs. Johnston, and made a brief trip to New York to attend to some business, but more especially to attend a meeting of a committee to be held in Pittsburgh in the interests of union between the Congregational, Methodist Protestant, and United Brethren denominations. I also wished to complete the arrangements for launching the apportionment plan for the Congregational Church, which I had in large part prepared before I left New York.

Three days after I left Naples for New York, Mrs. Warner was taken seriously ill, but the news was kept from me until my return. She had not been quite as well as usual for the past three years, and this had especially manifested itself in a lack of her usual energy and ambition and in increased nervousness, but she had kept about her work as usual, and we did not suspect that serious trouble was threatened. The attack came on early in the morning, and she was unconscious for an hour or more, so that it was at first feared her sickness might be due to the rupture of a blood-vessel in the brain. Later we became convinced that it was a nervous breakdown, or "brain-fag," as it was termed by a doctor in Port Said. The principal cause was probably persistent constipation, which had existed for many years until it had produced a condition now recognized by physicians as "auto-intoxication."

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After about two weeks Mrs. Warner had so far recovered from her first attack that she went with Mrs. Johnston to Athens, but the journey was a burden to her, and she went out but very little for sight-seeing while there. They returned to Naples a few days before my steamer was due on December 16.

On my arrival, Mrs. Warner felt so much better that we decided to go on to Ceylon, which was the next stopping-place on our trip around the world. She always enjoyed traveling, and we thought she would be able to make the journey even if she did not do much sight-seeing. In packing our luggage ready for the steamer, she had a slight relapse, but we still thought it best to go on. Accordingly, on December 20 we started on a North German Lloyd steamer for Colombo.

Almost the first day we saw she would not be able to stand the trip. Every noise and every jar caused her acute suffering, and she rapidly grew worse, so that on December 25, when we reached Port Saïd, there was no question as to our course. We abandoned our trip, left the steamer, and took rooms in a hotel at Port Saïd. Mrs. Johnston cheerfully gave up her Oriental trip and remained with us for two months, devoting herself to the care of my wife. I telegraphed home, and Agnes and Franklin immediately started to join us, reaching Port Saïd on January 13. Franklin spent eight days with us, including a short trip to Cairo, and then returned home, but Agnes remained with us for six months.

We were fortunate in finding a good physician in Port Saïd, Dr. Cuffy, an Irishman who at that time was in charge of the Port Saïd Hospital. Under his skilful treatment my wife gradually began to improve, so that

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at the end of one month we were able to go on to Cairo. Here we took rooms at the Ghezireh Palace Hotel, where we spent two months. Her improvement was very slow and was attended with frequent relapses, when she would be worse for a few days, but we were thankful that there was a steady progress towards recovery. After settling down at the Ghezireh Palace Hotel, I found a fine golf-course on the grounds of the Khedivial Sporting Club, just across the street from the hotel, and here Agnes and I were able to take our exercise day by day.

When it became apparent that it must be many months before Mrs. Warner would be able to stand the return journey to America, we invited Lucien to visit us. He reached Cairo, March 18, and stayed two weeks, returning with us to Naples, April 2, and from there going directly back to New York.

We stayed in Naples until the 1st of May, when we went to Cadenabbia on Lake Como. We had been to Lake Como twice before, but no one can realize the beauty of this lake unless he sees it in May. Such a profusion of wisteria, roses, azaleas, laurel, and rhododendrons I have never seen elsewhere. The English recognize the beauty of Como in May, and they come there in great numbers, filling up the hotels and boarding-houses. With the end of May they depart as suddenly as they came, leaving the lake to the American and Continental tourists.

We found a golf-course near Cadenabbia, situated twelve hundred feet above the lake, in the pass between Lake Como and Lake Lugano, and this Agnes and I patronized with considerable regularity.

On June 11 we left Cadenabbia and went to Lucerne,



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where we stopped for two weeks at Sonnenberg, and here we also enjoyed the use of a fine golf-course. On June 29 we left for Paris, and on July 3 we sailed from Cherbourg, on the steamer *Adriatic*, for New York, where we again took possession of our old rooms at the Waldorf-Astoria.

The winter of 1907-8 was spent quietly in New York, my wife not going into society at all, and I but very little. While her health was steadily improving, we felt it prudent to exercise great care, and to take no risk of unusual fatigue or excitement. It was nearly four years before her health was fully restored so that she could take up her regular work. During all this time I was rarely away from her overnight, and in my absence one of our daughters always stayed with her. Now her health seems to be fully restored, and in some respects appears to be better than at any time during the past twenty years.

In June, 1908, our whole family went to Oberlin to attend the seventy-fifth anniversary of the founding of Oberlin College. Our visits to Oberlin are always pleasant, but this was especially enjoyable. Many of the most esteemed and valued friendships of my life have been made in connection with my association with Oberlin College. There is something about the life of the successful teacher that seems to develop those qualities that produce strong friendships. The first intimate friend we had among the faculty at Oberlin was Treasurer J. B. T. Marsh, and during his lifetime we were often entertained by him and his brilliant wife. Mrs. Marsh and Mrs. Warner were especially drawn to each other, as neither of them was a graduate, both being adopted children of Oberlin. President James H. Fairchild and



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President John Henry Barrows frequently entertained us at their homes, and were our guests when they came to New York, and the same pleasant relations have since continued with their successor, President Henry C. King. Professor and Mrs. Fenelon B. Rice were among our most intimate friends, and during the lifetime of Professor Rice their home was ours whenever we were in Oberlin. At the request of the family, I was one of the speakers at his funeral in October, 1901, and one year later I performed a similar service at the funeral of President Barrows. Professor Adelia A. F. Johnston traveled abroad with us or with our children on four separate occasions, and spent many weeks with us at our homes in New York and at Irvington-on-Hudson. For twenty years before her death in 1910 we stayed at her home when in Oberlin more frequently than at any other place. We have also spent many happy days with Professor and Mrs. Charles W. Morrison, both at their home in Oberlin and as their hosts in New York City. During the early years we knew personally every member of the Conservatory faculty and very many of the professors in the college and seminary, so that a visit to Oberlin was to be in the midst of a large community of congenial friends.

During the winter of 1908-9 we took seats for the season at the Manhattan Opera House, and went occasionally to the theater; but aside from this, we went to no entertainments and to no social functions.

On April 17, 1909, we again went abroad, accompanied by Mr. and Mrs. Gallowhur. My wife was still unable to endure much fatigue, but we thought that by traveling slowly and exercising care she could stand the

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journey, and that it might hasten her recovery. We left Mr. and Mrs. Gallowhur at Naples, while we continued on the steamer to Genoa. From there we went to San Remo, Florence, Lake Garda, and Varese, where we spent three weeks amid charming surroundings. We next visited Venice, where we joined Mr. and Mrs. Charles E. Foster of Washington, D. C., and with them spent two weeks in that most fascinating of all the European cities. Our acquaintance with Mr. and Mrs. Foster began soon after we first came to New York to live, and since that time a year has rarely passed that we have not spent some days together.

After leaving Venice we drove through the beautiful Dolomite region to Cortina and Bozen, and then over the Stelvio and Bernina passes to San Moritz. We had planned to spend several weeks at San Moritz, but there came on a severe snow-storm and we left for Lucerne, where we spent ten days at the Hotel Axenfels, beautifully situated near Brunnen, one thousand feet above the lake. Here we received a short visit from Mr. Mastick, who was taking a walking-trip through that part of Europe. From Lucerne we visited the falls of the Rhine at Neuhansen, and then went to Barmen-Elberfeld, where the World's Conference of the Young Men's Christian Association was to be held. Here we met many American friends, and made the acquaintance of some most charming German families. The ease in foreign languages which the educated German has is a constant rebuke to our American education.

Leaving Barmen-Elberfeld, we visited Holland, where we were charmed with the quaint Dutch architecture, the canals and dikes, and the quiet, restful land-

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scapes. We also greatly enjoyed the splendid collections of early Dutch art in Amsterdam and at The Hague. The fine examples of Rembrandt especially gave us a new conception of the strength and genius of that remarkable artist. Leaving Holland, we returned to New York on our favorite steamer, the *Amerika*, sailing from Southampton on August 13.

In October, 1909, New York celebrated the three-hundredth anniversary of the discovery of the Hudson River by Hendrick Hudson. In connection with this celebration, on October 4, we saw Wilbur Wright make his flight from Governor's Island over the Hudson River up to Grant's Tomb and back. It was noteworthy, because it was the first time we had seen an aëroplane in flight, and also because the operator was the man who had been the first to perfect the flying-machine and to make a trip through the air. I was glad a little later to have the privilege of recommending Wilbur and Orville Wright to Oberlin College for the degree of LL.D. While the flying-machine may not prove the most useful of all the modern inventions, it represents, to my mind, the most difficult of the modern mechanical and scientific achievements.

The winter of 1909-10 was spent at the Hotel Lorraine. We again took seats for the Manhattan Opera, and went out rather more than during the previous winter. On April 4 we went with our pastor and his wife, Dr. and Mrs. Charles E. Jefferson, to the Laurel House, Lakewood, for a few days' rest after his strenuous work during the Lenten season. During our stay Dr. Jefferson and I played golf each day on the fine course of the Lakewood Golf Club. For the past eight years I have

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had a regular engagement with Dr. Jefferson to play golf every Saturday morning at the Searsdale Golf Club. It has been to me a source of health and pleasure, and Dr. Jefferson has found it an excellent preparation for the work of the Sabbath. It has also given us a chance to talk over many matters connected with the church and denomination. On a previous visit to Lakewood, some years before, we had played on the private golf-course of John D. Rockefeller. On this visit we were accompanied by Mrs. Jefferson and Mrs. Warner, and Mr. Rockefeller gave each of the ladies a thermometer, saying that it had no money value, as it cost but twenty-nine cents, but it represented what had made Lakewood famous—namely, temperature.

On April 19, 1910, my wife and I again went abroad, sailing for Naples on the steamer *Moltke*. We visited the region around Naples, Rome, Assisi, Perugia, and Florence. We then went to Innsbruck and took a carriage drive for three days through southern Germany to Oberammergau, where we attended the Passion Play. We look upon this day at Oberammergau as one of the great events of our lives. We had expected a great dramatic performance, but were not prepared for the fine musical program which was a part of the Passion Play. Fully one-third of the time was taken up by fine soloists and a superb chorus of forty singers dressed in Oriental robes, who came upon the stage between the acts, and rendered choral music interspersed with tableaux illustrative of incidents in Bible history. It is customary to speak of the performers as Bavarian peasants, but such a designation is very erroneous and misleading. Oberammergau is a town of about fifteen hundred inhabi-

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tants, made up of industrious, educated, and enterprising citizens. The proportion of intelligent and cultured men and women is unusually large, and dramatic art is regularly taught both by precept and constant practice. There is, therefore, very little that is amateurish or crude in the acting of the Passion Play, but it has all the ease and finish of our best dramatic productions. It is very evident that a dramatic and musical performance that can hold immense audiences for eight hours a day with rapt attention and without a sense of fatigue, must necessarily be of a very high order of merit. This is quite aside from the moral purpose of the play, which is its inspiration and to many its chief merit.

After attending the Passion Play we went via Munich and London to Edinburgh, where I was a delegate to the great World's Missionary Conference. After the Conference we visited St. Andrews, where I played a game of golf after nine o'clock at night on the St. Andrews links. I was surprised to find that golf is almost a free game in its native home of Scotland. Any one who desires can play on the St. Andrews links, and there are no fences to keep out curious spectators. Some of the courses around Edinburgh are entirely free, and others require only the payment of a few pence for each game.

After leaving Edinburgh we took a motor ride of a few days with Mrs. Joel E. Fisher and family, going from Preston, England, via the English Lakes, to the Trossachs in Scotland. While we were going through the Trossachs by public conveyance the car was overturned and badly damaged through the reckless driving of the chauffeur, who had taken the public road around the

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Trossachs and was to meet us near Stirling. After this experience we did not care to continue longer with the car, so we went to southern England and spent three delightful weeks in Devonshire, at Clovelly, Ilfracombe, and Lynton. We then met Mr. and Mrs. Mastick at Cardiff, and with them visited several towns in Wales. On July 30 we took the steamer *Mauretania* from Liverpool for New York.

Soon after returning to New York in 1910, I bought my first gasoline motor-car, hired a chauffeur, and began regularly to make use of the car for business and pleasure. I can hardly explain why I had not set up a car before, but it was partly because we had felt that its use would not be good for my wife, and partly because I was waiting for the motor-car to be further perfected so that it might not be necessary to trade cars every year in order to have one that could be used. A little later I bought a White limousine for winter use in the city, and since then we have made large use of both cars, greatly to our convenience and enjoyment. We have made touring trips through New England and the Adirondacks, to Ohio, and up the Shenandoah Valley, and have taken our car with us to Washington, where we have used it on the beautiful roads in and around the city. The motor-car is surely the very "poetry of motion," and we already begin to feel sorry for the many generations of men and women who lived their lives before this means of locomotion was discovered. It may be that our children will have conveniences so much superior to those we enjoy that they will, in their turn, pity us. One thing at least they are sure to



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have that we greatly miss, and that is, good country roads where they may enjoy the use of the motor-car.

I HAVE ventured to call the period covered by these memoirs "seventy eventful years." It seems to me not too much to say that more of the secrets of nature have been unlocked and more material progress made during this period than during all the previous history of the world. I count it fortunate that I have been permitted to live during this wonderful period, and to have been in somewhat close personal touch with many of those who have contributed to these results. I have already spoken of meeting personally Professor Morse, the inventor of the telegraph, and Mr. Cyrus W. Field, whose enterprise gave us the first Atlantic cable. I was also well acquainted with Professor Elisha Gray, and my wife and I were entertained by him at his home near Chicago. Professor Gray was at least a co-discoverer with Bell of the principle of the telephone. I attended an exhibition given by Professor Gray in 1876 at Steinway Hall, New York, in which he described and illustrated this discovery. At the Paris Exhibition in 1878 the French Government, after a careful investigation, gave Professor Gray the decoration of the Legion of Honor in recognition of his claim as the first discoverer of the telephone. The legal rights and the profits went mostly to Professor Bell, who was probably an independent discoverer of the same principle, but the honor that rightly belongs to Professor Gray should not be forgotten.

The applications of electricity to practical purposes have nearly all been made during my lifetime. Professor Morse discovered the principle of the telegraph in 1838,



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but the first practical use was in 1844, on a line erected between Washington and Baltimore. The principle of the dynamo was discovered by Faraday in 1831, but it was not perfected so as to become a commercial success until about 1870. This made possible the commercial use of electricity and the long list of discoveries that have since astonished the world—the electric light, the application of electricity to street cars, railways, and factories, the harnessing of water-power and the transmission of its energy hundreds of miles with almost no loss of efficiency. Still more marvelous has been the development of wireless telegraphy, by which messages are sent through the air for several thousands of miles, and of the wireless telephone, which in a similar manner carries the human voice for long distances.

During this time also the phonograph has been discovered and developed so that we can reproduce with wonderful accuracy the tones of the human voice and of instrumental music, and can preserve these records for the edification of future generations. Light has also been trained to our use. The daguerreotype was first discovered in 1839, but it was ten years later before it became at all common throughout the country, while the developments of photography, and later of the moving pictures, colored photography, and pictures by the Röntgen rays, have all been made since I was a young man.

If we enter the domain of mechanical invention, we have the bicycle, the motor-car, the turbine engine, the gasoline engine, the flying-machine, and a long list of other appliances, all of which make what were heretofore secrets of nature serve the purposes of mankind.

No less remarkable, and even more important, are the

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discoveries in medicine and surgery. More than half of the remedies now employed by the physician have been introduced since I gave up the practice of medicine, and the discovery of antiseptics has robbed surgery of its chief dangers and made operations comparatively safe now that were not even thought of forty years ago. Surely one may be thankful to have lived during this eventful epoch, and to have been a witness of this marvelous development. What the future may have in store for my children and grandchildren I know not, for it is still an age of wonderful energy and enterprise, and other discoveries of equal or greater importance almost certainly await the coming generations. Especially is it probable that in the knowledge of preserving health and prolonging life we are only on the threshold of discovery. The time will yet come when the care of the health and the promotion of happiness will take their proper place among the prizes to be sought after, and men will be less willing than at present to sacrifice these for wealth, power, and ambition, or for the temporary pleasures of the appetites and passions. When this time shall come, temperance and virtue will be recognized not only as a compliance with the moral law, but also as essential conditions of health and happiness.

## CHAPTER XII

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IF I were to consult my own feelings I should pass over this part of my life in silence, but I know that such a course would not be satisfactory to those for whose perusal these memoirs are written. It would also leave the record of my life very incomplete, for a large amount of my time and strength has been given to the promotion of organizations which are laboring for the public good. I shall endeavor, therefore, to treat this part of my life with the same candor and freedom with which I have treated other portions, looking at it as far as possible from the standpoint of an outside observer.

The year I went to New York I was elected an advisory member of the Board of Trustees of Oberlin College, and this, so far as I remember, was the first position I ever held of an official character. In 1878 the board was reorganized with provision for alumni trustees, and I was elected among the first group, a position that I have held ever since. Oberlin was thus the first organization to ask for my services, and the first benevolent gift I ever made of any considerable amount was one hundred dollars to President Fairchild in 1880, to help defray his expenses on a trip to Europe.

I have already mentioned my first connection with the

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Harlem Young Men's Christian Association, and how through this connection my wife and I first became interested in the life and welfare of the city. I remained chairman of the Harlem Branch for eleven years—from 1881 to 1892. During this time the membership increased from about two hundred to over one thousand, and it took its place among the leading religious and social organizations of that part of the city. When a new building was planned, Mr. E. G. Selchow and I bought the land and carried it for the association for two years until funds had been secured to take it off our hands. Three separate canvasses were conducted for securing money to pay for the lot and building—the first in 1884, which resulted in pledges of about \$30,000; a second in 1887, while the building was being erected; and a third about two years later, after the building was completed and in use. I had but little ability in the personal solicitation of money, but I could lay out the plans and direct the work, while I left most of the direct canvassing to be done by others. In all about \$90,000 was raised, leaving a debt of \$40,000, which was secured some years later under the leadership of Mr. William H. Sage, who succeeded me as chairman of the Harlem Branch.

My wife was a co-worker with me in all that I did for the Harlem Association. As president of the Ladies' Auxiliary, she took the leadership in conducting a fair held in the spring of 1884, which secured \$7000 towards the erection and furnishing of the Harlem building. During all of our residence in Harlem, my wife and I took an active part in nearly every benevolent enterprise in that part of the city. Mrs. Warner assisted in organ-

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izing the Harlem Relief Society in 1893, and was its first president. In 1891 we were both active in the organization of the Harlem Young Women's Christian Association. Mrs. Warner was for several years a member of the Board of Directors, and I have been from the first a member of the Board of Trustees and for several years was president of the board. After my wife retired from the Board of Managers, my daughter, Mrs. Mastick, was elected to the board, and later (from 1905 to 1907, and again from 1909 until the present time) was president of the association.

The first organization I connected myself with after coming to New York, aside from the church, was the Congregational Club. This I joined in 1880, soon after it was organized. About four years later I was elected a member of the Executive Committee; two years after this I was elected vice-president; and in 1889, upon the retirement of Roswell Smith, I was elected president of the club. This office I held for four years, and then was again elected a member of the Executive Committee. In all I have served upon the Executive Committee for eighteen years, and during that time have contributed my full share towards arranging for the monthly meetings of the club. Among the speakers I secured I recall Andrew Carnegie, Charles Dudley Warner, Professor Adelia A. F. Johnston, Professor G. F. Wright, George W. Cable, President J. G. Schurman of Cornell University, President Nicholas Murray Butler of Columbia University, and President Woodrow Wilson of Princeton University, afterwards President of the United States.

The first benevolent gift of any considerable amount

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which I made was in 1883. From the time I began to earn money somewhat freely and was in a fair way to become what was then considered a wealthy man, I began to give serious consideration to my benevolent obligations. Among these obligations Oberlin easily held first place. The gifts of the early benefactors to the college had made it possible for me, a country boy without money, to receive an education which had fitted me for my present success in the world. I felt as though I had a personal debt to discharge, that others in their turn might be benefited as I had been.

My connection with the college for several years as a trustee had enabled me to know its many needs, and to feel that a given amount of money would go further in educational results at Oberlin than in any other prominent college with which I was acquainted. I had already made several small contributions, including a gift of one thousand dollars in 1881 to the Dascomb professorship. I knew personally all the professors, and many of them had been entertained at our home, where I had discussed with them the needs of Oberlin. Professor C. G. Fairchild, the financial agent of the college, often made our house his home when in New York, and my wife and I frequently discussed with him our plans of doing something for Oberlin. After a good deal of thought we decided to give our first help to the Conservatory of Music. We were both interested in music, and it was a comparatively new department for which nothing had been done. At this time we had no special acquaintance with Professor Rice, the musical director, but we recognized his marked ability as a musician and as an organizer. The Conservatory had a large number of



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pupils, but it had no building for its work. Rooms were hired wherever available all over the village, so that the work was carried on under the greatest disadvantages.

My wife and I therefore decided that we would erect a building for the Conservatory of Music, and the gift was announced in June, 1883, a few weeks before the semi-centennial celebration of the founding of the college. Plans were immediately prepared and ground for the new building was broken on November 13 of that year. On June 23, 1884, the corner-stone was laid by Mrs. Warner, and she received on this occasion a beautiful silver trowel, designed and executed by Tiffany, the gift of those members of the faculty who had been entertained at our New York home. My wife and I also received an elegant parchment scroll mounted in a box of Coromandel wood with an etching of Warner Hall on the cover, the scroll containing the signature of each member of the Conservatory faculty. These two souvenirs are now preserved among our most cherished possessions, and with them a trowel given to me at the laying of the corner-stone of the Harlem Young Men's Christian Association, May 27, 1887, and a second trowel given to Mrs. Warner at the laying of the corner-stone of the Harlem Young Women's Christian Association, May 8, 1897. On December 20 the portion of the building then erected was dedicated, and my pastor, Dr. William M. Taylor, preached the dedication sermon. My mother and my brother and his wife were present at the dedication. It was the only time that my mother had ever visited Oberlin, and it was a great pleasure to her and to me that she was able to be there on that occasion.



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Three years later, in 1887, the second portion of the Conservatory was erected, including the concert hall. The gallery of the hall as first planned did not please me, and in 1890 I had a Chicago architect draw a new plan and reconstruct it in its present form. In 1892 the south wing was erected, completing the building as originally planned. In 1906 the Conservatory, then under the leadership of Professor Morrison, reconstructed the western part of the concert hall with money saved from its yearly expenses, and extended it about thirty feet, greatly improving the proportions of the hall and increasing the seating capacity by about three hundred chairs. A beautiful organ was also added at the same time.

Sixteen years after my first gift to the Conservatory, I gave the money for the men's gymnasium. As the most pressing need of the college in 1884 was for a home for the musical department, so in 1900 the most pressing need was for strengthening the men's department. The proportion of women had steadily increased during the previous thirty years, until the time had come that they were in a majority in nearly every department. It was felt that the interests of co-education, as well as the general interests of the college, required that the two sexes should be kept approximately equal, and to accomplish this increased attractions should be offered to young men. Among these attractions a new gymnasium was considered of chief importance, and so I undertook to supply this need. Ground for the new building was broken on June 6, 1900, and the first portion of the building was completed for the opening of the fall term in 1901. The remaining portion was completed in the spring of 1912.

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About the time of my first gift to the Oberlin Conservatory, I revised and systematized my general scheme of benevolence, especially to the national societies connected with my church. Before this I had given or not given as I happened to be present or absent when the collection was taken, and the amount of my gift was often determined by the eloquence of the appeal. In 1886 I made up in advance a budget for my benevolences, and gave to each an amount proportioned to its importance and to its special demands upon me. I have kept up this plan ever since, but of late years the number of my benevolences has so greatly increased that I have felt compelled to cut down somewhat the amounts to the individual objects.

Many persons, when they secure a large increase in their income through success in business, either change their style of living until they bring their expenses up to their income, or they become misers and bend their whole energy to laying up a large fortune. I early recognized these dangers, and have tried to avoid them both—with what success it is not for me to judge. During the last thirty years my personal expenses have not been more than one-fifth of my income, and as soon as I had acquired capital enough to conduct my business with safety, I stopped trying to accumulate money.

The wise use of money is always a more difficult task than the earning of it. There are fifty persons who are successful in acquiring money to one who shows wisdom and discretion in spending it. I have often thought there ought to be a school to teach how to spend money. It should be a post-graduate school for those somewhat advanced in life, for no young man ever feels that he

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needs any instruction on this subject. It would be much easier to get teachers for such a school than pupils, for every man is willing to give instruction on spending money, though very few are willing to receive it. The less a man has to spend, the more he believes in his ability to administer wisely a fortune of large dimensions. And yet, in all seriousness, the spending of any considerable amount of money in such a way as to meet one's obligations to the public and to do the right and proper thing for one's self and one's family is one of the most difficult problems the man of means has to face. Christ fully recognized this difficulty when he said, "It is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God." The problem is the same whether "kingdom of God" means a future state of existence or the proper relation of a man to his environment in this present life. I hope I have at least recognized the problem, though I have come far short of solving it. I cannot claim to have been altogether a wise or a faithful steward, but I have tried to meet my obligations as they have presented themselves to my imperfect vision.

My first connection with a benevolent or philanthropic enterprise of more than local extent, except Oberlin College, was in 1885, when I was elected a member of the State Committee of the New York Young Men's Christian Association. I was soon placed upon the Finance Committee, and not long afterwards became its chairman. During the ten years I served on the committee I gave a large amount of time and thought to the raising of the money for carrying on the State work. In 1893, during my absence in Europe, I was elected chairman

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of the State Committee. Twice I served as president of the State Convention—in 1889 at Watertown and in 1895 at Newburgh.

In April, 1893, I was elected a member of the International Committee of the Young Men's Christian Association of North America, and in September, 1895, after the death of its very able chairman, Elbert B. Monroe, I was elected as his successor. Immediately after my election as chairman of the International Committee I resigned my connection with the State Committee, but my resignation was not accepted until February, 1896. I remained chairman of the International Committee until November, 1910, when I retired, though I have continued to serve as a member of the committee and also as president of the Board of Trustees.

In 1892 I was elected a member of the Executive Committee of the American Missionary Association, and later became, first, a member and then chairman of the Finance Committee. In March, 1913, after the death of Mr. Charles A. Hull, the chairman of the Executive Committee, I was unanimously elected as his successor.

In 1895 I was elected a corporate member of the American Board. I had already been appointed a member of the Advisory Committee at New York and was serving as its chairman. I was also chairman of the Forward Movement Committee which conducted a campaign for about three years, under the leadership of Mr. Luther D. Wishard, for the purpose of inducing churches to undertake the support of individual missionaries.

In 1889 I was elected a trustee of the Congregational Church Building Society, and in 1897 I was elected

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president of the society, both of which positions I still hold. In this society I again found my chief field of work on the Finance Committee, looking after the business interests of the society.

In this way it has come about that my benevolent and religious work has largely been done in connection with national boards and committees, rather than in the local church. As a representative of these organizations I have frequently spoken before conventions, and sometimes before churches, but it has chiefly fallen to my lot to serve Christian and benevolent organizations in some business or financial capacity. During the past twenty years fully half of my time has been given to this form of benevolent and philanthropic work.

In June, 1900, the trustees of Oberlin College gave me the degree of LL.D., chiefly in recognition of the services I was rendering to various Christian and philanthropic organizations. Two years later, in 1902, they conferred the honorary degree of A.M. upon Mrs. Warner, in recognition of the similar service which she had rendered.

In the fall of 1902, after the death of President Barrows, the trustees of Oberlin offered me the presidency of the college, which I felt compelled to decline. I was already sixty-one years of age, and it is not easy at that age for one successfully to take up an important work for which he has had no previous training or experience. I also felt that the college had in Professor King a man eminently fitted for the place, and that he should be the one selected. This was done at a meeting of the trustees at which I presided, and the results have more than justified the selection.

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While my chief attention has been given to national and undenominational organizations, I have not entirely neglected my own church and denomination. I consider that, under ordinary circumstances, the church has the first claim on the time and service of its members, but with my other duties I have not done what I otherwise should. I usually attend the mid-week prayer-meeting and take part as occasion demands, but my services in this connection, or as a "personal worker" in the church, have not been in any way conspicuous. I served as a member of the Church Committee for several years, and in 1892 I was elected a deacon of the church, but my work in this connection has chiefly been on the Music Committee and on committees looking after the benevolent contributions of the church. It was largely through my initiative that the church in 1910 adopted the apportionment plan of benevolence, and I prepared the envelopes and circulars that were first employed for this purpose.

My first connection with the National Council of the Congregational Church was at Portland, Me., in 1901. I was then made a trustee of the council, which had charge of the ministerial relief work, since reorganized under the name "Board of Ministerial Relief." I have served chiefly on the Finance Committee of the board, which has had the management of its invested funds. I was also elected a member of the Advisory Committee, authorized by the council to coöperate with the seven benevolent societies, and in 1906 I gave several weeks' time to working out a plan of apportionment for the benevolent societies of our denomination. The first apportionment and the accompanying circular, issued in



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1906, were almost entirely prepared by me. At the meeting of the council in Boston in 1910, the work of this committee was transferred to an Apportionment Commission, of which I was made a member, later becoming chairman of the Executive Committee.

Perhaps my most important service to the council was as a member of the Commission of Nineteen appointed at Boston in 1910 to revise the constitution of the council, and especially to bring it into closer relations to the benevolent societies of the denomination. Up to this time the council had been little more than a mass meeting of the churches coming together every three years and discussing various topics, but undertaking almost no constructive work. There had come to be a strong feeling, especially in the West, that the council ought to represent the combined churches in aggressive work for the denomination, and especially that it ought to have the responsibility and guidance of our six benevolent societies, which at this time had no direct relation to it.

I have never served with any body of men who gave more intelligent and earnest labor to the task assigned them than did this Commission of Nineteen. There were six meetings of the entire commission, occupying in all about twelve days of close application, besides numerous meetings of sub-committees and many days of work at home by the individual members. Because of my experience in four of the seven benevolent societies, I found my chief service on the Committee on the Relation of the Council to the Societies. The first report of the commission was printed in the spring of 1912. This called out extensive criticisms from all parts of the country, so that at a later meeting of the commission the first



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plan was greatly modified and improved. The members of the commission were at first much divided in their own opinions, but finally they united in a unanimous report for a new constitution, which gave a new creed to the churches; provided for meetings of the council every two years, each delegate to serve for two successive meetings; made the delegates to the council voting members of all the benevolent societies; greatly enlarged the duties of the secretary of the council; and appointed a permanent Commission on Missions, equally related to all the societies and having the oversight of the apportionment.<sup>1</sup>

The cause of Church Union has always had my warm sympathy and active support. The most important direct service I have been able to render was in connection with the Committee on Comity of the National Council. This committee conducted negotiations for union with the United Brethren and Methodist Protestant denominations, and arranged with them a Trichurch Council to meet at Dayton, Ohio, in February, 1906. I was elected a delegate to that council and was placed on the committee appointed to draw up a working plan of union. I was made chairman of the Sub-committee of Twenty-one on Vested Interests, and gave the subject much time and study, visiting Baltimore, Pittsburgh, and Dayton to

<sup>1</sup> This report was presented by the commission at the meeting of the council at Kansas City in October, 1913, and after full discussion it was adopted with great enthusiasm, and with but a single dissenting vote. It was the general feeling of the delegates to the council that this action marked the most important epoch in the history of the Congregational churches of America. At this council I was appointed a member of the Commission on Missions to represent the Congregational Church Building Society.

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confer with some of the leaders of the other denominations. In November, 1906, I made a special trip from Naples chiefly to attend a meeting of that committee which was held in Pittsburgh. The plans as there decided on were presented at the next meeting of the Tri-church Council at Chicago, and with slight modifications were adopted for report to the three separate bodies.

This plan of union received but a qualified endorsement from the Congregational Council at Cleveland in 1907, and was side-tracked at the conference of the Methodist Protestants a few months later by an unexpected offer of union with the Methodist Episcopal Church. Still I do not feel that our work was wasted, and I have faith that it will yet result in great good. It showed that such union was desired by a large representative body in each of the three denominations, and that there were no insuperable difficulties in the way.

The World's Missionary Conference held in Edinburgh in 1910, at which I was a delegate, while called in the interests of foreign missionary work, has had a marked influence in promoting a sentiment for Christian Union. This conference is considered by many to be the most important religious gathering held during the last one hundred years. The twenty-five hundred delegates represented almost every nation of the world, and nearly every one was an expert in some line of missionary activity. It was especially strong in workers from the field—men who knew from actual experience the difficulties to be overcome, the results already achieved, and the prospects of ultimate success. The preparation for the conference was most thorough and exhaustive. Eight

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commissions had been at work for two years collecting and preparing material, and the results were published in advance so as to be available for the delegates as a basis for their discussions. As a result of the conference, the leaders of the Protestant denominations of the world were brought into closer sympathy and fellowship than ever before, and a great impetus was given to the cause of missions—which means also the cause of Christianity throughout the world.

My largest field of Christian activity has been in connection with the Young Men's Christian Association. This has not been brought about by deliberate design on my part, but it has been the field which has opened out before me and has seemed most to need my services. I had been actively connected with the association work for nearly ten years before I was asked to perform any special service in connection with my church or with a church society, and during this time I had become firmly anchored to the association work.

During my first five years in Harlem the larger part of my work was in connection with the local association, but after that I frequently assisted associations in surrounding towns and cities. Among my earlier visits to outside associations, I recall Ansonia, New Britain, and Norwich, Conn.; and Port Jervis, Utica, Albany, Hudson, and Newburgh, N. Y. More recently, in 1905, I attended a large conference and dinner in company with General Frederiek D. Grant at Springfield, Mass., to assist in a canvass for paying off the association debt. Soon after this I also spoke at a banquet in Washington at which President Roosevelt was a guest and speaker, the banquet being given in connection with the building

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canvass which secured the splendid building of the Washington Association.

In 1903 my wife and I made a trip to Australia, planned in part for pleasure, but which proved to be largely an association campaign. We left New York, February 2, and went via the Suez Canal to Colombo, where we were joined by Mr. and Mrs. Richard C. Morse. We continued on the same ship to Adelaide, Australia, where we were met by Mr. John R. Mott, general secretary of the World's Student Federation. Here we attended a convention of the associations of Australia and New Zealand, only about twelve in all. We found the work in a low state owing to lack of supervision and unfamiliarity with the best association methods. For over two months we traveled in Australia and New Zealand, visiting all of the leading associations, addressing public meetings, holding conferences, attending banquets, and giving interviews to the press, in the effort to establish the associations on a sound and prosperous basis. The acting lieutenant-governor of Australia gave us a reception and garden party at Adelaide, and other officials and dignitaries honored us in the other cities. We were always met by delegations from the associations, and frequently also by delegations from the city officials and chambers of commerce. The culmination of entertainments was at Ballarat, where we had in one day six receptions and I made six addresses. The city was under two separate municipal governments, with two mayors, and this added somewhat to the number of functions.

I am glad to be able to add that our trip awakened an interest that proved highly beneficial to the association

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cause. Soon after our return, Mr. Budge of Montreal was sent to Australia, where he spent several months in assisting the associations. Later he made a second trip, and still later Mr. Lyman L. Pierce of Washington spent nearly two years there, securing a good building for the Melbourne Association and laying the foundation for a permanent secretary in charge of the field.

Perhaps the most important service I have rendered the American Association movement was in assisting to promote a better understanding between the International Committee and the committees of the separate States and provinces. There was a feeling on the part of some of the State committees, and more especially of the State secretaries, that the International Committee was too aggressive in its policy. In response to this feeling, a committee of twenty-one was appointed at the Semi-Centennial Convention at Boston in 1901 to determine and define more accurately the relations between the different agencies of supervision. I served as one of the members of this committee, and attended its meetings in Cleveland, Chicago, and Buffalo, giving much thought to the effort to find a common ground upon which we might all agree. It finally became evident that we could not reach an agreement, and so majority and minority reports were prepared. These reports were presented at the Buffalo Convention in 1904, and the majority report, favored by the International Committee, was, after some amendment, adopted by a large majority. The minority accepted the decision in excellent spirit, and expressed a determination to give the committee their loyal support. This they have faithfully done, contributing greatly to the usefulness and prosperity of the organization.

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In order further to promote the harmony and coöperation of the different agencies of supervision, the International Committee arranged a series of conferences with the different State and provincial committees. During the years 1904-5, thirty-six such conferences were held, extending from the Maritime Provinces of Canada to Florida and the Pacific Coast. I attended twenty-six of these conferences, going as far east as Prince Edward's Island, Canada; as far west as Topeka, Kan.; and as far south as Birmingham, Ala. One or more of the general secretaries were always present, and such other secretaries and members of the committee as could conveniently be brought together at the different places of meeting.

These conferences were of great benefit both to the representatives of the International Committee and to the different State and provincial committees. We were all able to take a broader survey of the whole field and to lay out plans of coöperation which should increase the efficiency of the work in the separate fields. At no period of the association movement in this country has the development been so rapid as during the years immediately following the Buffalo Convention. This has manifested itself especially in a remarkable building movement, the aggregate value of the new buildings erected in a single year reaching the large amount of ten million dollars.

It has been my good fortune to be connected with the International Committee during this most remarkable development of the association work in North America. It took the association many years to find itself—to learn by experience what lines of work could be pursued with



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greatest profit to young men. The agencies of supervision, State and international, have contributed very largely to the solution of this problem, as is evinced by the fact that the association movement has reached a much greater degree of efficiency and success in North America, where such agencies of supervision have existed, than in other countries where there has been little or no supervision.

In 1895, when I became chairman of the International Committee, most of the work was grouped under five departments: Field, Student, Railroad, Colored, and Educational. Since then there have been added the Army and Navy Work, the periodical "Association Men," the Religious Work, Industrial Work, Boys' Work, and County Work. Between 1895 and 1910 the membership of the associations increased from 244,000 to 496,000, the number of buildings from 305 to 696, and the value of these buildings from \$17,000,000 to \$57,000,000. The number of secretaries and other employed officers increased from 1159 to 2927; the Educational Work, from 20,000 students, mostly taught by volunteer teachers and with indifferent methods, to 52,000, of whom 1659 last year passed an examination and received the International Educational certificate.

Still more remarkable has been the advance in Bible study. Formerly few associations held more than two or three Bible classes. Now over fifty separate courses of Bible study are being taught, and many of these are graded courses, covering several years of systematic study. Twenty-seven associations have each twenty or more separate classes, and in all there are now 98,000 students. Every department of association work has



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been made a subject of expert study, and improved methods have been evolved, which have added greatly to the success and usefulness of the associations. In 1895 the International Committee employed eighteen secretaries on its home field, and five on its foreign field; in 1910 it employed seventy-three secretaries on its home field, and ninety on its foreign field. During these fifteen years the International Committee has received for endowment in cash and pledges over \$2,000,000, besides a building for its office free costing, with the land, \$500,000. What the future may hold in store for the association movement we know not, but we are devoutly thankful for its glorious past.

I do not wish even by implication to assume that this progress has been in any considerable measure due to my connection with the work. Many men wiser than I have given their whole time to the association problems, and through their efforts these problems have been successfully worked out in the different parts of the country. The first place in the development of the association movement of North America should be given to Mr. Cephas Brainerd, the chairman of the committee having the supervision of the work in North America from 1867 to 1892. He was the leader of the committee before any secretaries were employed and while the foundations were being laid and the lines of policy developed that have since given the work such great success. He gave a large amount of time and thought, not only to the general policy of the committee, but to the details of the work, personally conducting much of the correspondence. It is to his foresight and wisdom more than to any other single agency that we owe the distinctive fea-

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tures of the association movement as it exists in North America.

Among the secretaries connected with the movement, Mr. Richard C. Morse, the general secretary of the committee, easily stands first. He came to the committee as editor of its paper in 1869, and three years later became the general secretary, which position he has now held for over forty years. He has surrounded himself with a corps of able assistants in charge of the different departments, and by his wise counsel, loving spirit, and tactful guidance the work has been carried forward with great harmony and efficiency. In the development of new lines of association work he has had the able assistance of many State and local secretaries, as well as of the members of his own staff. Special mention should be made of Mr. Robert R. McBurney, the secretary of the New York City Association from 1862 until the time of his death in 1898, and the first to develop and point out the distinctive work of the association secretary; of Robert Weidensall, the first secretary employed by the International Committee, appointed in 1868 and still rendering valuable service to the work; of Clarence Hicks, secretary of the Railroad Department from 1889 to 1901, and then associate general secretary until his resignation in 1911; and of John R. Mott, who first became secretary to the committee in 1888, and whose wonderful organizing ability and great capacity for achievement have not only strengthened the Student Department of the Home Work, but have also built up and developed the Foreign Department with a rapidity, breadth, and thoroughness that are unequalled in the history of modern work in foreign lands. These secretaries have been the

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dynamic force of the movement, and their initiative has largely developed and put in operation the plans of work. But the committeemen have coöperated in all this development, and through their business training and wide experience have been able to guide the movement along those lines which should be of greatest service to the young men of the church and nation.

In addition to the direct service which the association movement has rendered to its members, there are several indirect benefits which are worthy of mention. Prominent among these is the development of Christian laymen. In the Protestant churches the laymen have always had a considerable field of service, but it has been mostly limited to the prayer-meeting and Sunday school. The Young Men's Christian Association was among the first Christian organizations to be wholly managed by laymen. It has opened up new lines of Christian service, and has trained many thousands of young men for Christian work and Christian leadership. As a result of this movement, parish houses have been erected, social settlements have been established, and the scope of church work so extended as to give a much larger field of service for Christian laymen. Many of the denominations have also organized church clubs and brotherhoods which have opened up still other avenues of service in Christian and philanthropic work. These movements have utilized the trained business and professional talents of the laymen of the church, and so have greatly multiplied its agencies and efficiency. It is not too much to claim that the remarkable development of lay activity during the past fifty years is very largely the outgrowth of the association movement. The time was ripe for the

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advent of new forces for Christian work. The material development of our civilization has brought with it greatly increased temptations to self-indulgence and sin. There was, therefore, need of new and more efficient agencies that work for righteousness in order to make progress against these increasing forces of evil. The association movement not only trained laymen in Christian work, but it prepared the way for the development of many other forms of Christian and philanthropic activity.

Another blessing conferred by the Young Men's Christian Association is the emphasis it has given to welfare work as a feature of Christian activity. From the first the object of the association has been to help young men, and this has meant contributing to their mental and physical as well as to their spiritual development. The practical workings of the plan soon showed that the best way of access to spiritual helpfulness is to begin with assistance of a more material kind. To educate a young man, to find him employment, to improve his health and strength, is to open his heart to the greater spiritual blessings of Christianity. This general principle has always been recognized by the Christian church, but it has received much greater emphasis than ever before since the development of the association movement. Now the church counts among its most valued agencies its special organizations for social service, including the parish house, with its varied activities, and the settlement work in destitute neighborhoods. In like manner, missionary work on the foreign field has been more than doubled in efficiency through the services of the hospital and the missionary physician.

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Another and very important fruit of the association movement has been the contribution it has made to the cause of Christian Union. It has done but little preaching of Christian Union, but it has consistently practised it. In fact, the organization is itself a concrete example of Christian Union, for here Christians of all denominations meet and work side by side, scarcely knowing that they are not members of the same church. I have little doubt that the advance in sentiment for union and co-operation among the denominations of this country is very largely due to the practical experience which young men have had in association work.

My own interest in the association movement has been greatly quickened because of the influence it promised to exert for Christian Union. Every form of interdenominational work, and every gathering which brings representatives of different denominations into closer personal contact with each other, tend to emphasize the essential unity of all Christian work. The drift towards union in doctrine and in feeling among all the religious denominations has been very marked during the last thirty years. The points of difference are talked about and emphasized much less, and the points of agreement are emphasized much more, and it is my confident belief that all this is preparing the way in the not distant future for a closer organic union of all the Christian denominations of the world. This is already taking place in a wonderful manner on the foreign field in Japan, China, and India; and it cannot be long before the example of these countries will be followed by the churches here at home. In just what way and through what agencies this union will be brought about, I do not attempt to predict, but

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I confidently expect the literal fulfilment of Christ's prayer that all His followers "may be one." I even indulge the hope that the twentieth century may be as remarkable in the reuniting of the scattered followers of Christ as the eighteenth and nineteenth were in their separation.

When the future historian shall write the history of the reunited church, a large place will be given to the Young Men's Christian Association as the pioneer organization in interdenominational work—an organization which has shown in its practical results the advantage of all Christians working together for the welfare of their fellow-men and the extension of Christ's kingdom throughout the world. Such a result may seem impossible when judged by human standards, but in the domain of God's work the results accomplished are often out of all proportion to the means employed. The grain of mustard-seed becomes the largest of herbs; the tiny bit of yeast leavens the whole lump. Even so the followers of Christ, if they have His help and guidance, may, and often do, accomplish apparently impossible results in the extension of His kingdom upon the earth.





## APPENDIX



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### RECORD OF

### EVENTS CONNECTED WITH THE LIVES OF

LUCIEN CALVIN WARNER

AND

KEREN OSBORNE WARNER

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### GENEALOGICAL RECORD

#### LUCIEN CALVIN WARNER

Andrew Warner I was born in England; removed to Cambridge, Mass., in 1632; to Hartford, Conn., in 1639; and to Hadley, Mass., in 1659. He died at Hadley, December 18, 1684; married for second wife Esther, widow of Thomas Selden, who died in 1693.

Their son, Daniel Warner II, was born about 1643; died April 30, 1692; married Mary —, who died September 19, 1672.

Their son, Daniel Warner III, was born 1665-6; died at Hardwick, Mass., March 12, 1754; married December 12, 1688, to Mary Hubbard, born April 10, 1669. Daniel Warner resided during most of his life at Hatfield, Mass.

Their son, Joseph Warner IV, was born in Hatfield, Mass., January 18, 1710, and died at Cummington, Mass.; married Mary Hubbard, his cousin and a daughter of John Hubbard, born July 28, 1719, and died before 1764.

Their son, Elijah Warner V, was born about 1739, died January 24, 1819; married January 14, 1762, to Submit Wells, born May 3, 1742, and died before 1786.

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Their son, Abel Warner VI, was born at Hardwick, Mass., April 29, 1763; died at Plainfield, Mass., February 12, 1857; married at Kingston, Mass., February 15, 1786, to Sarah Cook, a descendant of Francis Cook and Stephen Hopkins of the *Mayflower*. —

Their son, Ira Warner VII, was born December 25, 1786; died at Cuyler, N. Y., March 30, 1840; married February 10, 1810, to Asenath Hitchcock, a descendant of Luke Hitchcock.

Their son, Alonzo Franklin Warner VIII, was born at Cuyler, N. Y., November 18, 1810; died at Union, N. Y., December 31, 1846; married at Lincklaen, N. Y., December 24, 1838, to Lydia Ann Converse, a descendant of Deacon Edward Converse, born at Butternuts, N. Y., on December 25, 1815, died at Union Valley, N. Y., March 5, 1886.

Their son, Lucien Calvin Warner IX, was born at Cuyler, N. Y., October 26, 1841; married April 12, 1868, to Keren Sarah Osborne, born at East Scott, N. Y., October 15, 1849.

### ASENATH HITCHCOCK WARNER

Luke Hitchcock I was born in England; removed to America before 1644, settled in Wethersfield, Conn., about 1646, and died November 1, 1659; married Elizabeth Gibbons, who died at Springfield, Mass., April 25, 1696.

Their son, John Hitchcock II, was born —, and died February 9, 1712; married Hannah Chapin, born December 2, 1644.

Their son, Ensign John Hitchcock III, was born in Springfield, Mass., April 13, 1670; died July 4, 1751; married September 24, 1691, to Mary Ball, who died October 14, 1760.

Their son, Samuel Hitchcock IV, was born in Springfield, Mass., June 9, 1717, and died April 22, 1777; married June 11, 1738, to Ruth Stebbins, born October 16, 1722, died February 20, 1775.

Their son, Captain Samuel Hitchcock V, was born in Springfield, Mass., December 16, 1744, and died in Hawley, Mass., September 13, 1819; married September 19, 1770, to Thankful Hawks, born at Deerfield, Mass., September 1, 1746, and died October 17, 1829.

Their daughter, Asenath Hitchcock VI, was born at Hawley, Mass., October 15, 1784, and died at Cuyler, N. Y., January 15, 1838; married Ira Warner of Plainfield, Mass., on February 8, 1810.

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### SARAH COOK WARNER

Francis Cook I was born in England in 1577; came to Plymouth, Mass., on the *Mayflower* in 1620, and died April 7, 1663; married Hester —.

Their son, Jacob Cook II, was born in Holland; died at Eastham, July 7, 1676; married in 1646-7 to Damaris Hopkins, daughter of Stephen Hopkins, a fellow-passenger with Francis Cook on the *Mayflower*.

Their son, Jacob Cook III, was born March 26, 1653; died April 24, 1747; married December 29, 1681, to Lydia Miller.

Their son, John Cook IV, was born May 23, 1703; died December 8, 1745; married in 1730 to Phebe Grossman.

Their son, Sylvanus Cook V, was born at Kingston, Mass., May 1, 1738; died at Kingston, November 12, 1814; married Sarah —, who died December 23, 1778.

Their daughter, Sarah Cook VI, was born at Kingston, Mass., December 13, 1764; died at Plainfield, Mass., February 25, 1850; married at Kingston, Mass., February 15, 1786, to Abel Warner.

### LYDIA ANN CONVERSE WARNER

Deacon Edward Converse I was born in England, came to Massachusetts in 1630, and died in Woburn, Mass., August 10, 1663; married for second wife Sarah —, who came with him from England.

Sergeant Samuel Converse II, baptized at Charlestown, Mass., March 12, 1637; died in Woburn, Mass., February 20, 1669; married Judith, daughter of Rev. Thomas Carter, pastor in Woburn, Mass.

Samuel Converse, Jr., III, born at Woburn, Mass., April 4, 1662; died at Killingly, Conn., about 1732.

Ensign Edward Converse IV, born at Woburn, Mass., September 25, 1696; died July 9, 1784; married Elizabeth Cooper.

Captain Edward Converse V, baptized November 8, 1720, at Killingly, Conn.; died in Windsor, Mass., December 9, 1800; married Mary Davis.

Edward Converse VI, born at Killingly, Conn., June 6, 1747;

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died at Windsor, Mass., April 9, 1816; married Phebe Perrin, born 1749 and died October 6, 1807.

Calvin Converse VII, born in Canaan, N. Y., November 6, 1791; died at Lincklaen, N. Y., January 21, 1856; married Harriet Fuller of Butternuts, N. Y., born April 14, 1790, died August 20, 1831, a descendant of Captain Matthew Fuller; married, second, Alvira, born 1806, died July 25, 1847.

Lydia Ann Converse VIII, born December 15, 1815, at Butternuts, N. Y.; died March 5, 1886, at Union Valley, N. Y.; married Alonzo Franklin Warner, born November 18, 1810, died December 31, 1846; married, second, William Breed in 1861.

### HARRIET FULLER CONVERSE

Captain Matthew Fuller I was baptized in Redenhall parish, Norfolk, England, October 16, 1603. He settled in Plymouth, Mass., about 1640; removed to Barnstable, Mass., about 1650, and died in 1678. Captain Matthew Fuller was the first regular physician to settle in Barnstable, and in 1673 was appointed surgeon-general of the Colony troops. He was married to Frances — before coming to America.

Their son, Samuel Fuller II, lived in Barnstable, and was killed March 25, 1676, in the attack of the Indians on Rehoboth, Mass. His wife was Mary —.

Their son, Thomas Fuller III, was born and died at Barnstable, Mass.; married Elizabeth Lathrop, granddaughter of Rev. John Lathrop, the Puritan separatist. Thomas Fuller was captain of militia.

Their son, Samuel Fuller IV, was born in Barnstable, Mass., April 12, 1694; removed to Middle Haddam, Conn., about 1745; married Matilda Bodfish of Barnstable.

Their son, Abijah Fuller V, was born in 1726 and died October 29, 1804; married, first, Hester Arnold on August 7, 1746.

Their son, Samuel Fuller VI, was baptized at Middle Haddam, April 8, 1750, and died at Butternuts, N. Y., about 1816; married Lydia Brainerd, a descendant of Daniel Brainerd.

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Their daughter, Harriet Fuller VII, was born April 14, 1790, and died in Union Valley, N. Y., August 20, 1831. She married Calvin Converse, November 5, 1812.

From my aunt, Mrs. Polly E. Gilbert, of Union Valley, N. Y., the granddaughter of Samuel Fuller VI, and from Miss Helen Higgins, of Deposit, N. Y., the great-granddaughter, the following additional particulars of Samuel Fuller and wife have been secured:

They came from Connecticut to Gilbertsville, N. Y., early in the last century, "driving an ox team." The family were "nice respectable people," "one of the first of the town and very neat." Mrs. Fuller was "a small woman and very good-looking." They were "good singers" and kept the Sabbath strictly, beginning Saturday night. Mrs. Gilbert reports that during her childhood, when she lived in Butternuts, his widow drew a pension because of his Revolutionary War service. She also says that in his younger days he was a sea captain, and that she has seen the compass that he used. A string of gold beads which Mrs. Fuller owned was given to Mrs. Gilbert and by her given to Elizabeth Converse Warner Gallowhur, daughter of Lucien C. Warner.

### LYDIA BRAINERD FULLER

Daniel Brainerd I was born in Braintree, England, about 1641, and came to Hartford, Conn., in 1649; removed to Haddam, Conn., in 1662, and died on April 1, 1715; married Hannah Spenceer.

Their son, James Brainerd II, was born June 2, 1669; died February 10, 1742; married, first, Deborah Dudley.

Their son, James Brainerd III, was born March 2, 1697; died October 2, 1776; married Hannah (or Anna) Risley.

Their son, Jedediah Brainerd IV, was born August 9, 1720, in Haddam; died about 1790; married Elizabeth Spenceer and had ten children.

Their daughter, Lydia Brainerd V, was born at Chatham, Conn., December 25, 1746, and died in Butternuts, N. Y., February 10, 1840; married Samuel Fuller VI.



## KEREN SARAH THIRZA OSBORNE WARNER

Samuel Osborne married Ruth Clark and resided at Stratford, Conn.

Their son, John A. Osborne, was born at Stratford, Conn., August 30, 1777; died at Camillus, N. Y., September 28, 1846; married Sarah Marshall Humphrey, born at Goshen, Conn., February 6, 1779, a descendant of Michael Humphrey.

Their son, Noah Humphrey Osborne, was born at Norfolk, Conn., August 25, 1802; died in New York City, July 26, 1894, and was buried at McGrawville, N. Y.; married February 12, 1822, to Eliza Azubah Thompson, born at Farmington, Conn., July 31, 1805, and died at McGrawville, N. Y., July 5, 1881.

Their daughter, Keren Sarah Thirza Osborne, was born at East Scott, N. Y., October 15, 1849; married Lucien Calvin Warner.

## SARAH MARSHALL HUMPHREY

Michael Humphrey I came from England and settled in Windsor, Conn., before 1643; died about 1690; married at Windsor, Conn., October 14, 1647, to Priscilla Grant, born September 14, 1626, a daughter of Matthew Grant who came over in the ship *Mary and John*. General Ulysses S. Grant was a descendant in the seventh generation from Matthew Grant.

Their son, Samuel Humphrey II, was born at Windsor, Conn., May 15, 1656, and died at Simsbury, Conn., June 15, 1736; married Mary Mills, born at Windsor, Conn., December 8, 1662; and died at Simsbury, Conn., April 4, 1730.

Their son, Ensign Samuel Humphrey III, was born at Simsbury, Conn., May 17, 1686, and died at Goshen, Conn., October 15, 1759; married Mary Orton, October 31, 1731.

Their son, Noah Humphrey IV, was born at Goshen, Conn., November 21, 1747, and died at Goshen, June 10, 1819; married June 1, 1774, at Avon, Conn., to Sarah Marshall, daughter of Eliakim Marshall and Mary Barber Marshall, born at Simsbury, Conn., January 19, 1750, and died at Goshen, Conn., February 14, 1832.

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Their daughter, Sarah Marshall Humphrey V, was born at Goshen, Conn., February 6, 1779, and died at Camillus, N. Y., April 18, 1842; married John A. Osborne, born at Stratford, Conn., August 30, 1777.

### ELIZA AZUBAH THOMPSON OSBORNE

Samuel Thompson (or Thomson) was born about 1676 and died at Farmington, Conn., January 17, 1739; married April 17, 1706.

His son, Samuel Thompson, was born April 13, 1709, and died October 14, 1793; married about 1735, to Hannah North, born about 1713 and died April 19, 1760.

Their son, Eben Thompson, was born August 11, 1755, and died at Farmington, Conn., December 28, 1843; married second time, January 23, 1804, to Amelia Dickinson, born about 1767 and died January 31, 1814.

Their daughter, Eliza Azubah Thompson, was born July 31, 1805, and died at McGrawville, N. Y., July 5, 1881; married Noah Humphrey Osborne.

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### ADDITIONAL STATISTICS OF THE WARNER FAMILY

As there is no published genealogy of the Warner family, I will add the following additional data which I have collected:

Daniel Warner III, the grandson of Andrew I, lived in Hatfield, Mass., but in his old age removed to Hardwick, Mass., where some of his children had settled, and died in the eighty-eighth year of his age. His tombstone remains in the old burial-ground.

Among the children of Elijah Warner V were:

Abel Warner VI, my great-grandfather, born April 29, 1763, the oldest of the family.

Giles Warner VI, who resided at Plainfield, Mass.

David Warner VI, who lived in Palmyra, N. Y. He had one child,

Nathan Warner VII, who resided in Palmyra. There was one daughter,

Martha VIII, who married — Riggs.

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A daughter, married — Durfee, of Palmyra. They had two sons, who did not marry, and a daughter,

Mary VII, who married my unele Lorenzo Warner and resided in Palmyra, N. Y.<sup>1</sup>

The children of Abel Warner VI and Sarah Cook Warner, so far as I know the names, are as follows:

Ira Warner VII, my grandfather, who was the oldest of the family.

Sally Warner VII, who married Leonard Joy and lived at Plainfield, Mass.

Lorenzo Warner VII, who died when a young man, while engaged in teaching school near Utica, N. Y.

Theodore Warner VII, born 1793, lived at De Ruyter, N. Y., for many years, and died at De Ruyter, N. Y., March 25, 1876. He was a Quaker preacher; married twice; no children.

Sylvanus Warner VII, of whom my unele Lewis Nash reported as follows: "The unlucky one; always had bad luck. Went into business and lost, and crippled his father. Went to Ashtabula, Ohio, and married, where his descendants still live."

Sarah Warner VII, who married Edmond Taylor and lived first at Boylston, N. Y., and later in Knox County, Ohio, a few miles south of Mount Vernon. Among her children were Stoughton Taylor of Mount Vernon, who died in 1893, leaving several children, and Rev. James H. Taylor, D.D., who resided for some years at Rome, N. Y.

Justus Warner VII, who occupied the old farm at Plainfield, and was the father of Charles Dudley Warner and George Warner of Hartford, Conn.

Fanny Warner VII, who married — Hamlin, lived in Hawley, Mass., and died leaving children.

Rosamond Warner VII, who married A. D. Townsley and lived for a time in New England. About 1852 they removed to Davenport, Iowa, with their four daughters. I remember her visiting at our house in Lineklaen, on their way West, when I was a small boy.

<sup>1</sup> Many of the facts about the Warner family are found in "Hadley Families," by Butterwood; "History of Hadley," by Judd; and "History of Hardwick," by Paige.

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Ira Warner VII and Asenath Hitchcock Warner had twelve children, as follows:

Alonzo Franklin Warner VIII, born at Cuyler, N. Y., November 18, 1810; died at Union, N. Y., December 31, 1846.

Asenath Hitchcock Warner VIII, born November 15, 1811; died at De Ruyter, N. Y., March 12, 1874. Married Weston Payne, October 15, 1840, who died a few years later. Afterwards, about 1850, she married Jonathian Vail of De Ruyter, N. Y., who was born in 1802 and died at Marion, N. Y., in 1897. Among my early recollections is that of visiting the grist-mill owned by him, about half way between De Ruyter and Quaker Basin. They had one daughter, Esther, who was not of sound mind.

Abel W. Warner VIII, born May 11, 1814; died March 11, 1816.

Harriet Newell Warner VIII, born October 2, 1815; died at Homer, N. Y., September 30, 1887. Married, December 25, 1838, to Lewis Nash, who died in De Ruyter, N. Y., about 1894. They lived for many years on a farm immediately south of the Ira Warner farm. Afterwards they lived in De Ruyter and Homer. They had two children:

Zelia Asenath Nash IX, who was married in 1864 to Isaac M. Samson of Homer, N. Y. She died in 1875, leaving four children: Lewis, Ira, Mary, and Gertrude. Ira died in 1892.

Ira Warner Nash IX was married October 18, 1870, to Ella Hitchcock of Goshen, Ind., the daughter of Henry Hitchcock, grandson of Samuel Hitchcock. She died February 11, 1872. A few years later he married Ella Williams, of Lima, Ind. He died in September, 1890, leaving his widow, who survives him and resides in Lima, Ind. There was one daughter by each marriage: Ella Hitchcock Nash, died in 1887; Katherine Williams Nash, who resides in Lima, Ind.

Esther Wells Warner VIII, born April 15, 1818; died September 20, 1847. Married, September, 1841, to Lorenzo Samson of De Ruyter, N. Y. She left one son, who died when about fourteen years old.

Lorenzo Cook Warner VIII, born July 11, 1819; died at Palmyra, N. Y., June 6, 1881. Married Mary Durfee of Palmyra, who

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died at Palmyra about 1885. Lorenzo moved to Palmyra when a young man and resided there until his death. He owned a large farm and was the most successful money-maker of the family. He had one son,

Lorenzo Durfee Warner IX, who is married and resides near Palmyra.

Eliza Ann Warner VIII, born February 15, 1821; died at Richford, N. Y., about 1867. Married to Dr. Titus B. Davidson, March 25, 1851, who died about 1872. Resided first at Cincinnati, N. Y., and afterwards at Richburg, N. Y. She left three children: Marshall, Mary, and Charles.

Horace H. Warner VIII, born April 25, 1822; died at Rome, Ind., November 28, 1896. Married, about 1846, to Ursula Hitchcock, who was born September 15, 1823, and died about 1900. Settled near Rome, Ind., where he owned a large farm. He had one daughter,

Margaret Warner IX, who married George Brothwell and resides in Rome, Ind.

Mary Ann Warner VIII, born January 16, 1824; died at Homer, N. Y., April 18, 1863. Married December 6, 1842, to Isaac Marshall Samson, who resided in Homer, N. Y., and kept a temperance house formerly owned by his father. They had one son, Francis Samson IX.

Mr. Samson, a year later, married his first wife's niece, Zelia Nash, as before mentioned.

Roswell Knowlton Warner VIII, born July 19, 1825; died at Marion, N. Y., February 19, 1900. Married, December 27, 1848, to Remonia Vail, a sister of Jonathan Vail. They lived for many years in Marion, N. Y., and had four sons and one daughter, who are settled near them. The names of the children are as follows:

Erotus Warner IX, born September 12, 1849, at De Ruyter, N. Y.

Lewis N. Warner IX, born November 5, 1855, at Preble, N. Y.

Mary E. Warner IX, born June 7, 1857, at Truxton, N. Y.

Horace A. Warner IX, born January 23, 1859, at Palmyra, N. Y.

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George S. Warner IX, born February 1, 1863, at Palmyra, N. Y.

Abel Parker Warner VIII, born January 6, 1827; died at Wilson, Kan., in 1892. Married Selina M. Young, March 20, 1856, who died May 9, 1870. He lived for a time at Rome, Ind.; afterwards in Chicago, where his wife died. About 1874 he went to Wilson, Kan., and settled near James Crofoot. No children.

Sarah Jane Warner VIII, born April 9, 1829; died in 1888. Married Franklin Crofoot, June 5, 1850, who died about 1860. Afterwards she married John Abbott of Lafayette, N. Y. She had two children by her first marriage, a girl who died in childhood, and

James Crofoot IX, married and lives at or near Wilson, Kan.

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### IMPORTANT EVENTS IN OUR FAMILY

- 1841, Oct. 26 . . . Lucien Calvin Warner born at Cuyler, N. Y.
- 1846, Dec. 31 . . . Alonzo Franklin Warner died at Union, N. Y.
- 1848 . . . . . Family removed to a small farm at Lincklaen, N. Y.
- 1849, Oct. 15 . . . Keren Sarah Thirza Osborne born at East Scott, N. Y.
- 1858, Jan. . . . Taught my first district school at Cuyler, N. Y.
- 1860, Aug. . . . Entered senior preparatory class at Oberlin College.
- 1863 . . . . . Served with "Squirrel Hunters' Brigade" at Cincinnati, Ohio.
- 1864 . . . . . Served in Company K, 150th Regiment of Ohio Volunteers, from May 2 to August 23.
- 1865, Aug. 24 . . . Graduated from Oberlin College.
- 1865, Nov. . . . Entered Medical Department of New York University.
- 1866 . . . . . Practised medicine during summer at Freetown, N. Y.
- 1867, Mar. . . . Received degree of M.D. from New York University.

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- 1867 . . . . . Traveled with my brother, giving lectures on physiology and hygiene.
- 1868, Apr. 12 . Lucien Calvin Warner and Keren Osborne married at McGrawville, N. Y.
- 1872, Feb. 22 . Agnes Eliza Warner born at McGrawville, N. Y.
- 1872 . . . . . Completed and published "Functions and Diseases of Women."
- 1873 . . . . . Published "Man in Health and Disease."
- 1873, Sept. . . Removed to New York City (No. 749 Sixth Avenue).
- 1874, May . . . Removed to No. 119 West Forty-first Street.
- 1874, Aug. . . . Formed partnership with my brother for the manufacture of corsets.
- 1875, June 6 . . Franklin Humphrey Warner born.
- 1876, May 1 . . . Moved to No. 305 East Eighteenth Street.
- 1876, Oct. . . . . Moved corset factory to Bridgeport, Conn.
- 1878, May 1 . . . Moved to No. 142 East Eighteenth Street.
- 1879, May 27 . . Elizabeth Converse Warner born.
- 1880, May 1 . . . Moved to No. 2025 Fifth Avenue.
- 1880, May 29 . . Made first trip to Europe.
- 1881, July 5 . . . Eliza Thompson Osborne died at McGrawville, N. Y.
- 1883, June . . . . Moved into new house, No. 2042 Fifth Avenue.
- 1884, Jan. 23 . . Corner-stone of Warner Hall laid by Mrs. Warner at Oberlin, Ohio.
- 1884, Dec. 20 . . Warner Hall dedicated at Oberlin, Ohio.
- 1886, Mar. 6 . . . Lydia Ann Warner Breed died at Union Valley, N. Y.
- 1886, Aug. . . . . Mrs. Warner and I visited the English Lakes and Scotland.
- 1887, Mar. 27 . . Laid corner-stone of building for Harlem Young Men's Christian Association.
- 1887, Nov. 10 . . Seaside Institute opened at Bridgeport by Mrs. Grover Cleveland.
- 1888, June . . . . Sailed for trip through Norway, Sweden, and Germany, accompanied by Mrs. Warner, Agnes, and Mrs. Johnston.



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- 1890 . . . . . Built and occupied cottage at Irvington.
- 1890 . . . . . Mrs. Warner joined Sorosis.
- 1891 . . . . . Took entire family abroad for study and travel in Switzerland and Italy.
- 1894, Jan. 4 . . Took three younger children to Switzerland for study. Mrs. Warner, Agnes, and I visited Egypt.
- 1894, Feb. . . . Took yachting trip on the Mediterranean with Mr. and Mrs. A. L. Barker.
- 1894, July 26 . . Noah Humphrey Osborne died at New York City.
- 1896, June 6 . . Moved into new home, Osborne Terrace, at Irvington, N. Y.
- 1896, Oct. 1 . . . Agnes E. Warner married to Seabury C. Mastick at Irvington, N. Y.
- 1897, Oct. 8 . . . Started on trip around the world with Mrs. Warner and Elizabeth.
- 1898 . . . . . Franklin entered chemical business, Lucien entered Columbia Law School, and Elizabeth entered Vassar College.
- 1899, Apr. 25 . . Franklin H. Warner married to Estelle Hynes at Los Angeles, Cal.
- 1899 . . . . . Spent summer in Normandy and Brittany with Mrs. Warner, Lucien, and Elizabeth.
- 1900, June . . . Received degree of LL.D. from Oberlin College.
- 1900, Aug. . . . Bought first steam automobile.
- 1900, Sept. 9 . . Lucien Hynes Warner born at Irvington.
- 1901 . . . . . Mrs. Warner and I visited the Indian tribes of Dakota.
- 1901, July . . . Made trip through Germany and Austria with Mrs. Warner, Lucien, and Elizabeth.
- 1901, Sept. 9 . . Lucien entered Warner Brothers' business at Bridgeport.
- 1902, June . . . Mrs. Warner received honorary degree of A.M. from Oberlin College.
- 1902, Sept. 6 . . Factory at Carteret burned.
- 1902, Oct. 15 . . Elizabeth Converse Warner married to William Gibson Gallowhur at Irvington, N. Y.

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- 1903, Feb. 2 . . Sailed east on trip around the world, via Australia and New Zealand.
- 1903, Apr. 29 . Lucien Thompson Warner married to Mary Barbour Whitman at Groton, Mass.
- 1903, Oct. . . . Sold Irvington property.
- 1903, Oct. 24 . Sailed for Sicily and Egypt, accompanied by Mrs. Warner, Mrs. Johnston, and Mrs. Plympton.
- 1904, Feb. 8 . . Arthur Whitman Warner born at Bridgeport, Conn.
- 1904, Sept. 4 . . George Gallowhur born at Bronxville, N. Y.
- 1904, Sept. 28 . Douglas Calvin Warner born at White Plains, N. Y.
- 1904, Oct. . . . Franklin moved into his new house at White Plains.
- 1905 . . . . . Attended conferences with the representatives of State and provincial Young Men's Christian Associations.
- 1906, Mar. . . . Made trip to Porto Rico, Windward Islands, Panama, and Jamaica.
- 1906, Aug. 2 . . Sailed with wife and Mrs. Johnston for motor trip through England and trip through Spain and northern Africa to Naples.
- 1906, Oct. 26 . Returned alone to New York for one month.
- 1906, Oct. 29 . Mrs. Warner taken seriously ill at Naples.
- 1906, Dec. 20 . Sailed for Colombo, but stopped at Port Saïd on account of Mrs. Warner's illness.
- 1907, Jan. 13 . Frank and Agnes arrived at Port Saïd from New York.
- 1907, Mar. 18 . Lucien visited us in Cairo.
- 1907, Mar. 26 . Keren Warner Gallowhur born at White Plains, N. Y.
- 1907, July 13 . Arrived home in New York.
- 1908, Feb. 29 . Agnes Howland Warner born at Bridgeport, Conn.
- 1908, June . . . Mr. and Mrs. Mastick occupy new house at Pleasantville, N. Y.
- 1908, July . . . Mr. and Mrs. Gallowhur occupy new house at Scarsdale, N. Y.
- 1908, Nov. . . . Removed from Waldorf-Astoria to Marie Antoinette.
- 1909, Apr. 17 . Sailed with Mrs. Warner and Mr. and Mrs. Gal-

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lowhur for Italy. Visited the Dolomites, San Moritz, Lake Lucerne, Barmen-Elberfeld (for the World's Young Men's Christian Association Conference), Holland, and London.

1909, Oct. 4 . . . Saw Wilbur Wright make his flight up the Hudson.

1909, Nov. 1 . . . Moved from the Marie Antoinette to the Lorraine.

1909, Nov. 11 . Elizabeth Gallowhur born at Scarsdale, N. Y.

1910, Apr. 19 . Sailed for Naples, visiting Italy, Innsbruck, Oberammergau (for Passion Play), Edinburgh (for World's Missionary Conference), the Devonshire coast, and Wales.

1910, Sept. . . . Bought first gasoline automobile.

1912-13 . . . . Mrs. Warner and I visited Palestine and Egypt in company with Dr. and Mrs. Jefferson, Mr. and Mrs. C. E. Foster, and Miss Marcy Curtin.















